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THE UNDERWRITER

FIRE AND MARINE

The Men Who Take Risks

HISTORICAL AND BIOGRAPHICAL

ILLUSTRATED

CHICAGO
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1896

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PREFACE.

THE Publishers take pleasure in presenting this beautiful volume to their friends and patrons, for whom it was prepared. It will be found to be a valuable work, full of interesting and instructive historical and biographical matter, treating of everything of worth in the world of Insurance. Every individual sketch was carefully typewritten and submitted to the subject for revision and correction, and, in most instances, was properly returned for a permanent place in this volume. If mistakes are found in the few sketches that were not returned, the fault lies with the subject for whom the sketch was prepared. The historical part of the work was prepared with great care by a competent editor and will be found to be replete with interest to any reader. It is with pride that the Publishers call attention to the engravings and to the superb mechanical execution of the volume. Notwithstanding the prevailing hard times, and a loss of patronage necessarily arising therefrom, the Publishers have exceeded the promises of the prospectus and of the agents. They are satisfied that the work will bear the closest scrutiny and sustain their well-known reputation for fidelity and accuracy.

THE PUBLISHERS.

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ORIGINS OF FIRE AND MARINE INSURANCE.

INSURANCE, in the modern meaning of the term, is entirely a development of modern civilization, and its history, therefore, cannot antedate that of such civilization. The origins of insurance must, of course, be sought for at a period much earlier. As now constituted, the system and machinery of insurance, simple enough in their principles, are highly complex and possible only under the new sociological conditions which have grown up since the close of the old feudal ages and with equal step with the progress of mankind in the exact sciences.

In this introduction it will be attempted, however briefly, to trace the remote and obscure origin of insurance and to sketch out the enormous and rapid growth of the system as now applied to all conceivable forms of risk or loss. In this examination it will become manifest that the modern bases upon which the successful development of insurance is founded are to be found in the intensely modern acknowledgment of the mutual interdependence of men. In olden times there were but two classes really; the rich and powerful, which for the most part was made up of the nobles, and a little later of a certain class of capitalists, as will be seen further on; and of the individuals subservient to these. In this latter class must be considered the individual adventurers in many lines of business, for these were each and all in strong rivalry with each other and looked for protection in every case to one or more members of the former class.

The definition and scope of insurance as it to-day exists will more clearly reveal the truth of this statement. Insurance may first be defined as that system by which it is calculated to protect the individual against losses to which he may be liable through certain risks or accidents to which his property is, in the nature of things, exposed. As such loss must in all cases be measured in money, any money loss resulting from risk or accident is properly subject to be covered by insurance. This crude definition of insurance has been understood and admitted from the very earliest times and it is therefore not surprising to find almost all histories of insurance beginning with the statement that it is almost as old as civilization or commerce. In the restricted sense of the definition just given this statement may be admitted as accurate. But there is a further qualification necessary. The insurance or protection against loss in any given class of risks should be distributed among all of those persons liable to such risk and all others should be exempt from liability to pay such losses. It is plain, therefore, that, with this addition to the definition of insurance, the coöperation of large numbers of individuals, either engaged in a common business or subject to the common risk, forms the vital principle which gives life and success to the whole system. Such coöperation could not and did not exist under the old feudal system.

With the growth of modern insurance the conditions necessary to give success have been scientifically investigated and tabulated. Among the most important of

these are the following: There must be an actual risk of real loss. It must be beyond the power either of the insured or of the insurer to hasten or to avert such loss. The number of persons liable to a given risk must be large. The culmination of the risk must fall upon a comparatively small number of such persons. The probability of such culmination must be possible of previous calculation to a close agreement with the actual results. The expected loss must be sufficiently large to be worth while guarding against should it occur; and, finally, the expense of such provision against such possible loss must be comparatively small.

It will be instantly seen that certain of these conditions are in their very nature speculative, and until the laws of chance and of probabilities had been investigated and formulated each individual case of insurance rested almost exactly upon the grounds of an ordinary wager. Bearing this in mind, it is easy to see where the mistake has arisen of attributing great antiquity to the system of insurance. The theory indeed may have been, and doubtless was, more or less correctly known, even in very ancient times, but, until modern knowledge had supplied all of the required conditions, the theory could never be reduced to practice. Thus it may be admitted that Demosthenes in one of his famous speeches showed he understood the laws which should govern marine insurance. That speech was delivered a thousand years before the Christian era.

On the authority of Dr. John A. Fowler, it is stated that there were governmental provisions against losses by accidents independent of marine risks previous to and at the time of the Cæsars. This statement, however, is subject to discussion at least. It is largely based upon a passage found in Suetonius, in which he says that the Emperor Claudius Cæsar, at a time when a famine was apprehended, in order to encourage commerce, assumed the payment of all losses that might arise from storms. Properly considered, this was not in any sense insurance. It was merely the exercise of a paternal protection voluntarily assumed and subject to no other law than the good will of the monarch.

While direct proof is lacking, there is a greater possibility that some practical systems of insurance did exist among the Hebrews. At the same time it must not be forgotten that the Jews lived under a system practically amounting to a community of interests, in which interests, of course, losses had to be considered and provided for as well as profits. It would be as unfair to claim that actual insurance existed among them as it would be to quote their system of extinguishing debts at certain periods as a proof of the claim.

The excavations among the ruins of Babylon and Nineveh have brought to light vast numbers of clay tablets and cylinders covered with inscriptions in cuneiform characters. These tablets were the documents of those days and thousands of them have been translated. From these translations it has been learned that 2,500 years ago there was a system of compensation for loss from fire existing in Assyria and the East. Considered as compensation for a loss from a probable risk and under the first definition of insurance, this system might be called insurance. In every town and district the judges, priests and magistrates were empowered, if satisfied that the fire was accidental, to assess all members of their district for such an amount as would make up the loss incurred. This system of communes is said to still exist in a modified form in China, and in certain towns in Russia citizens are now held jointly liable for losses from accidental fires and the Government enforces contribution from all, arbi-

trarily fixing the individual contribution according to the wealth or position of each property holder. From the clay tablets spoken of it has been found that the collection of contributions to pay such losses was often assumed by the bankers of those times, and there exists a most curious tablet which shows that one of these firms had existed continuously for full 600 years and the document is, oddly enough, dated from "The Great Fire of Babylon."

Coming down to more modern times, it is not surprising to find attempts at insurance against loss first among marine risks. The sea was a vast and terrible mystery, stretching away to unknown and awful distances, bounded by frightful walls of darkness or of flame, studded with islands inhabited by frightful monsters, itself the home of demons and malevolent beings, anxious to destroy the intruder upon their domain. These were the unknown perils. But there were the known dangers of storms, of pirates, of hostile nations, of drowning, of hidden reefs, of fire, and of utterly losing one's way amid its trackless wastes. The value of the ship and of the cargo which it carried was always very considerable and no one better than those old mariners knew that it was in every case of a prolonged voyage a gamble whether such voyage would ever successfully be made.

Whatever may be said of insurance, there is no question but that the gambling spirit has always existed among men and it would indeed be strange if, for the payment of a given sum of money, there had not been found individuals who were willing to agree, should the vessel be lost, that they would repay its value. Rightly considered, such a transaction was a bet, pure and simple, in which the gambler used his own experience as to the probability of loss in making the conditions of his bet. This being so, it is not strange that traces should have come down to us of transactions resembling in their effects those of actual insurance.

The next step in development was naturally the making of such bets a business. This at once elevated it to the rank of a speculation, and it is fairly certain that such business was regularly done at a comparatively early date by individuals. The earliest positive historical information on the subject is found in the works of the Florentine historian, Villani, who died at a very advanced age in the year 1348. He relates that when the Jews were expelled, in 1182, from France by Phillip Agustus they adopted some system of insurance of their property. He does not give his authority for this statement, but it is evident that at the time he was writing insurance must have been in existence and well known in Italy. It will be fair to assume, therefore, that in that country, toward the close of the 12th or beginning of the 13th century, insurance was either invented or re-discovered.

At that time the whole banking business and oversea trade of Europe was in the hands of the Lombards, Jews. It is a matter of history that the English endeavored to exclude them from the carrying trade and were unable to do so. In this connection it is significant that the earliest known English policy, to be hereafter quoted, mentions the "best and most suerest pollacie or writinge of assurance heretofor vsed to be made in Lumbard streete." Malyne, in 1622, says that there was a similar clause in the Antwerp policies. It may then be fairly concluded that among the Lombards there were individuals who were willing, for a stated sum, to assume losses from marine risks. While the results to the insured were precisely similar to those of to-day, yet, except in occasional instances, the individual insurer or underwriter was not directly interested in the risk but voluntarily took it upon himself as a speculative and profitable trans-

action. This element of personal profit to the insurer being the only motive which actuated him removes his transactions to a great distance from pure insurance.

It is not until 1601 that government is found assuming to regulate the system and from that time should the history of insurance properly be dated. In that year, under Queen Elizabeth, an act of Parliament was passed (43 Elizabeth, c. 12), the purpose of which was the institution of a Court of Policies of Insurance, to consist of an Admiralty Judge, the Recorder of London, two doctors of civil law, two common lawyers and eight merchants, any five of whom were authorized to hear and decide all cases which might arise in London. This restriction, and the fact that after the Court had given its decision such decision might be disregarded and the whole case reopened in the Courts of Common Law, caused it to fall into disrepute and be but little used. Nevertheless it was in existence until 1720, at which time arbitration by private agreements had completely taken its place. The act begins by stating that which it has just been seen is not historically true. It says that marine insurance has existed time out of mind, "by means whereof it cometh to pass that upon the loss or perishing of any ship there followeth not the undoing of any man, but the loss lighteth rather easily upon many than heavy upon few and rather upon them that adventure not than upon those who do adventure; whereby all merchants, especially those of the younger sort, are allured to venture more willingly and more freely."

This act must be considered as the earliest legislation referring to insurance, even though it be acknowledged that an act was passed in 1427 by James I. of Scotland entitled, "The Leave to merchants to sure their gudes." This act arranged for inspection of buildings and material and provided restrictions against hay and similar inflammable materials. It decreed that no fire or light could be carried from one house to another, except in covered lantern or vessel, under pain of outlaw. It is evident that this act was intended rather as a preventive against fires than as a measure providing for losses from that risk. Nevertheless, it is often referred to as the earliest known fire legislation.

During all of this period, the Codes are strangely silent on the subject of marine insurance. This silence does not neecssarily imply that insurance was unknown, and indeed the mere fact of their existence is an argument in favor of the adoption of individual underwriting as a regular business, because it is certain that such persons, controlling, as the Lombards are known to have done, the oversea trade, would naturally demand protective legislation against every risk which might thus be lessened. Mention of these Codes cannot, therefore, be omitted in any history of insurance. The earliest of them dates back to about the year 1000 and is known as the *Consolato del Mare*, Barcelona, Spain. Next in chronological order is the Code known as the *Laws of Oleron*, issued in 1194 by Richard I. of England. The earliest MS. of this Code known is dated 1266. Follow the *Laws of Wisby*, compiled about the end of the 13th century, and the *Hanseatic Laws*, Lubeck, 1593 to 1597. All of these Codes are purely navigation laws and do not speak of insurance, but, inasmuch as insurance is seen to have been a matte of private enterprise only, it is not surprising that government records and these Codes are alike silent on the subject, and nearly the same thing, with exception, perhaps, of the latest, may be said of the following, the *Ordinances of Barcelona*, issued in 1434, 1458, 1461 and 1484. Following these are found the *Ordinances of Florence*, 1523; the *Ordinances of Burgos*, 1538; the *Ordinances of Bilbao*, 1560; *Le Guidon de la Mer*, Rouen, compiled between 1556 and 1584, and published in 1671 by Cleirac; the *Ordinance of Middelburg*, 1600; the *Ordinances of Rotterdam*, 1604, 1635 and 1655; *Us et Coutumes de*

la Mer, Rouen, by Cleirac, 1656. These were all followed and practically summarized in the magnificent *Ordonnance de la Marine*, 1681. This superb Code was compiled under the direction of Colbert in the reign of Louis XIV. of France and is now the basis of English maritime law. It is pathetic to note that the name of the author of this magnificent work has been forgotten and utterly lost.

Insurance itself furnishes no document earlier than 1547. This document is a policy of insurance issued September 20 of that year on the vessel the Santa Maria de Venetia on its voyage from Cadiz to London. It is written in Italian. It may be said here that the term underwriters, now so familiar, took it origin from these individual insurers, who began their contracts: "We, the underwriters, etc.," and the word policy is derived from the Italian "polliza," which means a promise. This in itself indicates an Italian origin of insurance. In the records of the Admiralty Court there is said to exist an English policy of insurance issued Dec. 6, 1557, in London, and covering the hull and cargo of the ship Ele from Velis Maligo to Antwerp. But the first English policy of which accurate information is to be had is one issued in 1613. The original document is lost, but a copy of it was taken for some purpose, and, although this copy does not give the amount of insurance, it does give the form of policy, which, strangely enough, has not varied essentially since that time. The document referred to is the Tanner MS. No. 74, fo. 32, Bodleian Library, Oxford. This policy begins in the following language:

In the name of God. Amen. Be it knowne vnto all men by these presents that Morris Abbott and Devereux Wogan of London Merchants, doe make assurance and cause themselves and euerye of them to be assured Lost or not Lost from London to Zante Petrasse & Saphalonia or any of them upon woollen and Lynnen cloth Leade Kersies Iron & any other goods and merchandize heretofore Laden aboard the good Shipp called the Tiger of London of the burthen of 200 touns or thereabouts whereof is master vnder god in this present voyadge Thomas Crowder, ...

The risks to be provided against are thus described:

Touching the Adventures & perills which wee the assurers hereafter named are contented to beare, and doe faithfully promisse by these presents to take uppon us in this present voyadge are of the Seas, men of warr, fyer, enemyes pirratts rovers theeues, jettezons, Lettres of Marte & countermarte arests restraints, & detevnments of Kings & princes and all other persons barrtary of the master & mariners, & of all other perills Losses & misfortunes whatsoeuer they be.....

It is a curious thing that this ship, the Tiger, should have been otherwise made famous and immortal. Shakespeare refers to it twice; in Macbeth Act. I., Sc. III. is found:

"Her husband's to Aleppo gone, master o' the Tiger."

Again in Twelfth Night, Act. V., Sc. I., he writes:

"And this is he that did the Tiger board."

Hakluyt, that quaint old chronicler of travels, in his Voyages refers to this ship as making a journey to Tripolis in 1583. Sir Kenelm Digby, in his Journal of 1628, also speaks of the same vessel. He speaks of "the Tyger of London going for Scanderone."

It will be noticed that among the perils provided against in this policy is found that of fire. It would not need a very great extension of the principle to extend similar protection to property on land which should be subject to this same risk. It would indeed have been strange had it not been so. And thus as a natural development of marine insurance, even in the form of individual underwriting, came fire insurance.

It is generally said that fire insurance owes its origin to the great fire of London in 1666, but this, like many other generally accepted statements in the history of

insurance, is not accurate. It is based upon a too hasty survey of some facts and an ignorance or misapprehension of others. While it is true that nearly all of the ancient civilizations were found upon the shores of the sea, and that, therefore, marine interests should have among them assumed first importance, nevertheless, there were powerful aggregations of men inland. Among these might naturally be sought the first traces of fire insurance. And since it has been found that toward the close of the 12th century the principal of insurance had been rediscovered or invented in Italy by the Lombards, it is at a date soon after this period that such traces might be expected to be found among the inland nations. Such active traders as the Lombards could not have neglected to have established commercial relations with these peoples. In consequence thereof, these last would learn something of their various business methods and would make such application of them as fitted their national or local traditions and customs. The ground was ready and prepared for some such system, for it is found that among the Anglo-Saxon guilds the members were required, among their other duties, to make certain fixed regular payments into a common fund, which fund was intended to secure each member against losses arising from "fire, water, robbery, or other calamities." Inasmuch as it is known that guilds, or associations closely resembling these, were in existence among the Greeks and Romans, it is not impossible that similar provisions may have existed among them also. But this is purely conjectural. The first results of the influence of the Lombards may perhaps be found in the year 1240 in Flanders. In that year Thomas and Johanna, Count and Countess of that country, promulgated a set of laws known as the Cora or Keure. Article XI of this Cora provided that: "In whatever house a fire shall have been secretely made, the whole place instantly makes good the damage through those whom the guardians select."

In 1609 a proposition was made to Count Anthony Gunther von Oldenburg which practically provided for an actual system of fire insurance. The proposer of this plan said that "as many fires happen by which a great number of people lost their property, the Count might lay before his subjects the danger of such accidents and propose to them that if they would, either singly or united, put a value on their houses and for every one hundred dollars valuation pay to him yearly one dollar, he on the other hand would engage that in case by the will of God their houses should be reduced to ashes, the misfortunes of war excepted, he would take upon himself the loss and pay to the sufferers as much money as might be sufficient to rebuild them." The Count carefully examined the scheme and concluded that a company composed of common individuals might indeed be successfully formed to insure each other's houses and pay the losses sustained by fire. But he was afraid to do this himself lest avaricious motives might be imputed to him and, still more important in his eyes, lest it might seem a tempting of Providence. He said: "God has without such means reserved and blessed for many centuries the ancient house of Oldenburg and He will still be present with me through His mercy and protect my subjects from destructive fires." This idea that insurance is a tempting of Providence cropped up more than once afterward, notably in the case of William Penn, and indeed it is still a powerful obstacle, particularly to life insurance, among large numbers of individuals of these intensely modern and practical times.

In 1633, at a "Wardmote Inquest" held in London, the importance of providing some method or appliances to avoid the peril of fire was a matter of special discussion. Two years later a petition was presented to Charles I. of England asking that authority be granted the petitioner "to ensure all your majesty's subjects whomsoever for soe

much of their estates combustible as they themselves shall conceive in danger of Fire, not taking above 12 d. per centum yearly for soe much soe insured." Strange to say, although the original is still preserved in the Record Office, the name of the petitioner does not appear, but three years later a closely similar petition was presented to the same monarch by one William Ryley and one Edward Mabb. This petition was referred to the Attorney General for his opinion thereon. This opinion was entirely favorable and October 16, 1638, the King granted these petitioners a patent for such a company to run for the term of forty-one years, and ordered the Attorney General to forthwith prepare a bill to that effect for the royal signature. The growing troubles between the King and Parliament seem to have driven the matter out of his Majesty's head, for no further trace of this measure is found.

The year 1660 saw the Restoration which placed Charles II. on the throne. One of the first petitions brought to him was one for a plan of fire insurance. The king commended the project but the council rejected it, on the ground that it was unreasonable for private persons to marage such an undertaking or that anyone but the city should reap the profits of the enterprise.

Six years later, in 1666, occurred the Great Fire of London, undoubtedly the most important date in the history of fire insurance. Before proceeding to the further historical events in insurance history, it will be well to glance for a moment at the new sociological conditions prevailing at that time.

In 1645 the Long Parliament had practically abrogated all chivalric tenures and this action received legislative sanction in 1656 (12 Charles II., c. 24). As a practical military system it had died and with it the feudal system also, practically. Therefore the individual and the so-called lower classes no longer looked up to the nobles alone for protection and recompense for loss. The association of themselves to effect these objects became not only practicable, but plainly visible and desirable. It needed only some such terrible catastrophe as that of the Great Fire to emphatically call to the attention of all men the necessity that existed for some such association for their mutual protection against such frightful evils.

There is a great deal of indirect testimony to the fact that for many years preceding the Great Fire, individual underwriting against fire losses had existed on the continent of Europe. The year following the fire Dr. Barbon, who on very good authority, is said to have been a direct descendant of Praise God Barebones, and who, at that time, was one of the first and most considerable builders of the city of London, set up an office for the insuring of houses and buildings. The question of whether such individual underwriting was practiced in England before 1666 is a difficult one. Such a method of underwriting, being of a personal or private character, would leave but little or no evidence of its existence. It is generally believed, however, that Dr. Barbon was the first of such underwriters.

Passing by the propositions made by Delaune and the alleged but unproved statement that a mutual fire insurance association was founded in Edinburgh in 1670, the most important events are to be found in the attempts of Mr. Deputy Newbold to create a fire insurance company. His scheme was first brought to the attention of the city government in 1675. For five years Mr. Newbold kept presenting new and improved schemes to the Council, but without securing any decision from it. In the meantime the number of individual underwriters had increased and Mr. Samuel Vincent, Dr. Nicholas Barbon, John Parsons, Felix Calvert and others were re-constructing Dr.

Barbon's business into what was known as The Fire Office. On April 2, 1680, there appeared in the *Protestant (Domestick) Intelligence*, of London, a paragraph proposing the formation of a joint stock company which should "forever assure the re-building of any the casualties happening by fire to any of the houses of the city of London." It was thought that a stock of £50,000 might be raised and "in all probabilities may be so imployed that the improvements thereof may forever rebuild all such casualties as may happen by fire to those houses and buildings."

Next comes the best known historical document known in the history of fire insurance. It is in the form of an advertisement which appeared May 7, 1680, in the *True Protestant (Domestick) Intelligence*. It is as follows:

> There is a new office to be kept at the backside of the Royal Exchange, London, and will be opened on Thursday next. They do undertake for a very rersonable rate to secure the houses in London and the suburbs thereof from fire, and if burned down to build them again at the cost of the office, for which end is provided a considerable bank of money, and a fund of free land, to such a value as will secure those that agree with the office. There being now in print a particular thereof we need not give you any further account.

Five days later, in the *Mercurius Civicus*, there appeared a proposal to insure houses from fire at "an office on Threadneedle Street."

The managers of the former office published the same year a long circular entitled "Arguments for Insuring Houses from Fire." From this circular it is learned that for six pence per pound rent for brick houses and twelve pence for timber houses £100 was to be paid out of the bank of the office for every £10 that was insured, or else the house was to be rebuilt at the charge of the office. It is also learned that the bank was of £40,000, and this amount was considered amply sufficient for the insuring of 10,000 houses. There is a degree of quaintness in this paragraph:

> A man would part with 5s. or 10s. in an £100 only to sleep quietly for a year, and not to be disturb'd with dismal cry of FIRE, FIRE, when himself is not in danger to be burnt. Neither would a man for such a small sum if a loss should happen, be disquieted with the too late advice of friends, every one blaming, and asking *why did he not insure?* Or be tormented by his own thoughts with the *wish I had insured.*

It is curious to note that the only known copy of this earliest of insurance circulars is not to be found in any of the great English libraries but is preserved in the State Library at Albany, New York.

The following year Mr. Newbold's proposals were seriously entertained, but the Committee to which his petition had been referred recommended that instead of granting the asked-for powers to a corporation the Chamberlain of London "might undertake ye said design." In the British Museum there is a broadside dated Sept. 16 of this year, entitled, an "Advertisement from the Insurance Office for Houses, etc.," which appears to have been the title adopted by the "new office to be kept at the backside of the Royal Exchange." This company was composed of outsiders and was naturally jealous of the attempt of the City to enter the field, under Mr. Newbold's proposition, as competitors. The broadside just referred to was followed by another, the title of which clearly displays this spirit. It was entitled: "An Enquiry whether it be the interests of the City to Insure houses from Fire; and what Advantage the Insured may expect more than from the Insurance Office already setled."

The City Corporation, however, proceeded to develop the Newbold scheme, and, during the winter of 1681, opened a book of subscriptions for insuring of houses (by the City of London) in case of fire. For more than one year a bitter fight was carried

on between these rival companies, but the private corporation ultimately won, and, a little more than a year after the city government had resolved "to undertake ye Insuring of all Houses within the City and Libertyes," it determined to give up the plan and instructed the Chamberlain to repay all money which had been advanced and then to cancel the policies! Notwithstanding this, new policies were issued for six months more and the city did not go out of the business until mandamus proceedings were brought in the Court of King's Bench. It was charged at the time that the corporation was unable to repay the money deposited with them and the argument advanced, "how can it be expected that the insured shall have better justice when a great loss by fire happens than those persons who have held the City's bonds have had?"

The final act, however, of the connection of the Corporation of London with Fire Insurance was deferred until 1696, when Mr. Newbold presented a petition for remuneration for the time, trouble and expense he had been at. This petition was referred to a committe which, 14 years after the resolution to discontinue had been passed, made a report, which was adopted; by which it was "resolved to give him the benefitt of making two persons free of this Citie by redemp. con. paying to Mr. Chamberl. in to the citie's use of fortie-six shillings eightpence a-piece, the said persons to be the first presented and allowed of by this Court."

There was now only the original insurance office which had its office at the back of the Royal Exchange. It placed a badge upon houses insured by it, which badge represented a phœnix amid flames, and from this the office came to be known as the Phœnix Office, still later it was called The Old Phœnix. Its office was moved from the Royal Exchange to the "Rainbow in Fleet Street."

In 1683 and '84 the Friendly Society was started and at once the Phœnix began to make war upon the new company and this rivalry was fiercely carried on until 1686, when the Phœnix applied to the Lords of the Privy Council for the exclusive privilege of "making and registering all assurances, policies and contracts of houses from fire, for 31 years." After much discussion the King granted the petition in part, prohibiting the undertakers for the Friendly Society and all others from insuring any houses for one year after the date of the Letters Patent. It was further decreed that at the expiration of one year the Friendly Society might also insure houses in the following extraordinary manner: "for the space of three moneths, and then to desist for the next three moneths, and then to begin again for three moneths more, soe as to put a stop from time to time to the said method of insuring of the said Friendly Society every other three moneths."

In 1694 the first tax was levied upon fire insurance in the shape of a stamp duty of sixpence on every policy of insurance. This duty was imposed for four years only but was afterward continued. It was made perpetual under George I. and repealed under George III.

The second great date in the history of Fire Insurance is 1696. During that year not only did the City of London finally perform its last official act in regard to its "Design and Undertaking for the Insuring of Houses from the Evil of Fire," but a new and eminently successful company was projected. Proposals were made by the *Amicable Contributors for Insurance from Loss by Fire* "at Tom's Coffee House, in St. Martin's Lane, near Charing Cross, where attendance is daily given." This Association adopted as its badge and trademark, and printed upon all of its stationery, the device

of two clasped hands, from which it took its name of the Hand-in-Hand, by which name it is still known. as it is still a flourishing company, the only survivor of those founded during this period.

All of these companies and others that were founded during the closing years of the century confined themselves to insuring houses alone, and these in the city of London only. No attempt was made to insure the contents of buildings and all risks were divided into but two classes: brick buildings and timber buildings. Buildings, the party walls of which were not of brick or stone, whatever the material of the walls might be, were classed as timber buildings.

In 1704 there was founded the Lombard House for insuring, among other things, household goods and trading stock from fire. This was the first office which undertook the insurance of household furniture and to it also is due the honor of having instituted a salvage corps.

The third great date in the history of fire insurance is usually given as 1710, but to properly understand its importance it is necessary to go back to 1706, in which year Mr. Charles Povey started the Exchange House Fire Office in Hatton Garden. Although the advertisements refer to governors and directors, it was an individual enterprise of his own. During successive years he published a sort of insurance newspaper. In the year 1710 the Company of London Insurers, which had started the previous year, purchased all of Povey's rights and interests in the Exchange House Insurance Office and became a society with the name of "The Sun Fire Office for Insuring Houses, Goods, Wares and Merchandizes, from Loss and Damage by Fire." This company proposed to insure in any place within Great Britain outside of London. This company is also a flourishing existing office.

Fire insurance is for the first time expressly recognized in legislation in a statute (10 Anne, c. 26), passed for the purpose of "laying additional Duties on Hides and Skins, Vellum and Parchment, and new Duties on Starch, Coffee, Tea, Drugs, Gilt and Silver Wire, and Policies of Insurance to secure a yearly fund for satisfaction of orders to the contributors of a further sum of £1,800,000 toward H. M. Supply; and for the better securing the duties on candies ..... and concerning cake sope: .... and concerning prize Cocoa nuts brought from America, etc., etc."

Section 68 of this Act declares and enacts "that all deeds, instruments and writings for the payment of any sum of money upon the loss of any ship or goods, or upon any loss by fire .... shall be deemed a policy of assurance within this act." The stamp duty thus imposed was 3s. 4d.

In 1720 began what may be termed the speculative period in the history of fire insurance. The South Sea Bubble was about to burst. For several years preceding there had been numerous projects relating to annuities, life and marine insurance, and fire insurance could not escape these promoters. The first of these companies, known as Overall's Insurance Company, asked subscriptions for one million pounds sterling. This company got into trouble with Parliament, made a venture in South Sea Stock, buying at £600 and selling at £800. The company then disappeared, having undoubtedly been swallowed up in the crash that followed. A large number of similar companies were started about the same time, none of which called for a less capital stock than a million pounds sterling and many of them two millions. Finally a scheme of fire insurance combined with building operations was advertised. The subscription was to be for three million pounds. The company was to build or rebuild houses or other

edifices, on new or old foundations, in any part of England, and to insure houses and goods in any part of the kingdom from loss or damage from fire. "And to prevent mean people from being concerned in this beneficial undertaking, every person that is admitted must pay 10s. per share for permits of £1,000 each which will be delivered out this morning at 9 o'clock at the Globe Tavern in Stocks Market," continued the advertisement.' This scheme of permits marked the height of the speculative mania. The scheme never succeeded, the folly being too evident. But meantime the force of speculation had spread to Scotland and to Ireland.

In 1724, from a single line in a magazine, it appears that there was a fire insurance agency office in Boston, Mass., but nothing further is known of it.

The history of fire insurance now progresses rapidly, but, in the brief space of this introduction, it will be impossible to give as close details as in these earlier years, therefore only a few significant events and dates will be given.

The first reported case on a fire insurance policy in the English Courts was that of Lynch vs. Dalzel, manager of the Sun Fire Insurance Company, in 1729. In this case it was decided by the House of Lords, "that the person insured must own the property at the time of the loss or the company would not be liable to pay." The first fire insurance company in Germany, of which any knowledge is obtainable, was founded at Hanover in 1750. The first insurance company in the United States was founded two years later, in 1752, but, as this opens up the interesting subject of fire insurance in the United States, it will be well to go back a little and examine into its origin there.

It is not surprising to find that the first attempt at establishing an insurance company in America should have been in Philadelphia nor that it should have been in the line of marine insurance. In the Penn and Logan correspondence there is much interesting matter referring to insurance. Penn had religious scruples about insurance, but also seems to have been dubious as to the credit of the underwriters. In a letter, dated February 16, 1705, he wrote to Logan: "J. Askew ensured £100 upon thy lettert but the ensurer broke, and the 20 guineas lost. This done upon the former intimations. Ensurers fail much." In 1721 John Copson opened an office of Public Insurance on vessels, goods and merchandise.

Four years later Mr. S. Keimer published in Philadelphia the first book in America which makes any reference to insurance. This book is of special interest inasmuch as it not only was printed by Benjamin Franklin, but was the first book printed by him.

Nearly thirty years passed before a regular insurance company was founded. It is known, however, that during these years individual underwriting not only existed, but was a flourishing business. In 1752 steps were taken toward founding a regular office of fire insurance. It was entitled The Philadelphia Contributionship for the Insurance of Houses from Loss by Fire. Benjamin Franklin was a moving spirit in this enterprise. He succeeded in identifying lightning and electricity in June, 1752, and it is known that he immediately made the practical application of his discovery toward the protection of houses and property. Thrift was one of Franklin's great characteristics, and it is not strange, therefore, that he should have turned his mind toward the protection of property, and particularly houses, from losses by a closely similar danger, i. e., that of fire.

The book just referred to as his first work was written by Francis Rawle and was entitled, "Ways and Means for the Inhabitants of Delaware to become Rich," and Mr. Rawle distinctly classes insurance as a branch of business which would be not only

helpful to the mariner, but would promote commerce and agriculture as well. There is every reason to believe also that Franklin was thoroughly posted in the history of insurance projects in Great Britain. The Hon. John Smith, to whom indeed must be given the honor of having been the practical originator of the company, and Mr. Joseph Saunders, who had been engaged for some years as an individual underwriter for both shipping and houses, were intimate friends of his. The Philadelphia Contributionship was modeled almost precisely after the plan of the Amicable Contributionship (Hand-in-Hand) of England. Indeed its name, deed of settlement, and its seal and badge, four hands clasped, were all copied from its English prototype. Under the name of the Hand-in-Hand it did a flourishing business which still continues.

Philadelphia at that time was the great commercial city of the Continent, and it is not until 1770 that any attempt was made in New York to found a fire insurance company there. In that year, at a meeting of the Chamber of Commerce, the following resolution was introduced, April 3, by Mr. John Thurman:

"As it is the desire of a number of the inhabitants of this city to have their estates insured from loss by fire, and that losses of this sort may not fall upon individuals, proposed that the Chamber take into consideration some plan that may serve so good a purpose under the direction of this Corporation."

From the records of the Chamber, under date May 2, it is noted that Mr. Thurman's proposal is referred to a future meeting. It is again postponed at the meeting of the following month and then seems to have been either dropped or forgotten, for nothing further is heard of such plans during the Colonial period.

From this date onward, it is almost impossible to trace the history of insurance in any one country alone as important improvements and modifications were occurring at widely separated places. Thus in 1779 must be noted the establishment of the first proprietary fire insurance company in Germany. It was known as the *Funfte Assecuranz Compagnie* and existed until 1842, when it was ruined by the great fire in Hamburg, where it had its office. In 1780, of the twenty-one fire insurance companies which had been founded in England, beginning with Dr. Barbon's office in 1667 and ending with the Liverpool, 1777, there existed only nine, which, in order of their foundation, were as follows: Hand-in-Hand, 1696; Sun, 1710; Union, 1714; Westminster, 1717; British and Irish, 1720; Friendly of Edinburgh, 1720; London Assurance Corporation, 1721; Royal Exchange, 1721, and Liverpool, 1777. These companies may be said to represent the first series and those thereafter formed incorporated so many new ideas and improvements as to constitute an entirely new departure. During this year the sugar refiners of London applied for a royal charter for the incorporation of an Insurance Office to meet their special requirements. The Attorney General refused to recommend the granting of such a charter on the ground that he considered "The public as likely to be better served by voluntary associations of respectable individuals than by incorporated societies." A direct result of this was the founding in the following year of The New Insurance Company, later known as Phœnix No. 2. In 1780 also was founded the first provincial office in England, the Salop, still in existence.

The year 1782 marks a very important epoch in the history of fire insurance. In that year a percentage duty was first imposed upon the sum insured. This tax, at first only 1s. 6d., was progressively increased to 1816, in which year it was fixed at 3s. for each £100 insured, and it continued at that rate for nearly fifty years. This tax was collected by the various offices as an addition to the premiums and was by them turned

over to the treasury. In 1863 this tax, which was always bitterly fought as tending to discourage prudence and as being out of all proportion to the cost of the insurance to which it was added, amounted to the enormous sum of £1,714,622. This showing was so strong a proof of the justice of the objectors to the tax that the rate was lowered in 1864. But it was not until 1869 that the whole tax was finally abrogated.

Returning to the 18th century, and to the American colonies, a new company is found springing up in Philadelphia. In all insurance companies, or nearly all, the extinguishing of fires was a part of the duty of the insuring company. In 1783, the Contributionship had been called upon to pay a loss upon a house, the shade trees about which impeded the extinguishing of the fire. The planting of such trees about houses was not only authorized but fostered by law. The Contributionship, however, passed a by-law refusing to any longer insure houses surrounded by shade trees. In consequence of this, a number of the citizens of Philadelphia, nearly all of them prominent members of the Contributionship, after appealing for the repeal of this by-law and signifying their willingness to pay an increased premium, and being refused, seceded and called for subscribers to a new company. This company was similar to the parent company but had this special clause in its deed of settlement:

"That there be an Addition to the Deposite Money upon the Insurance of all Houses having Trees planted before them and also for Trees planted in Yards near the Houses; which Addition shall be determined by the Trustees, and be in proportion to the Risque such Trees may occasion. All Trees planted near Houses shall be Trimmed every Fall, in such Manner as not to be higher than the Eaves of the Houses. And Trees planted after Insurance must be reported to the Office, and the additional Deposite paid within twelve Months after they are planted, or the Deposite Money will be forfeited and the Insurance become Void."

A curious result of this insurance clause has been to establish with great accuracy the date of the planting of certain trees. The new company adopted, as a badge to be placed upon the houses insured by it, a green tree, and from this the company became, and is still, popularly known as the Green Tree.

Three years later a successful attempt was made to establish a fire insurance association in New York. The Mutual Fire Insurance Company of the City of New York was not incorporated until March 28, 1809, but was founded actually in 1787. It was the only insurance company in New York down to 1796. In 1846 it changed its title to that of the Knickerbocker Fire Insurance Company.

In the year 1791 a scheme of Universal Tontine was proposed in Boston "for the purpose of raising a fund upon lives to be applied to the charitable and other uses." This scheme did not succeed nor did a similar project started in New York. In 1792 the scheme was taken up in Philadelphia and great efforts made to float it. These were also unsuccessful and in November of that year it was resolved to change the Universal Tontine into a general insurance company and the Insurance Company of North America was thereupon founded, embracing in its scope the three branches of Marine, Fire and Life Insurance. With the last of these this history has nothing to do, and it is chiefly with the first that it has to treat, as showing the struggles through which this kind of insurance has had to pass. During the last ten years of the 18th century the French government committed alarming depredations upon American shipping interests, claiming that Washington's neutrality proclamation of 1793 was in violation of the treaty of 1778. Congress finally held the French Government blameless

for the losses thus inflicted, whereupon claims for indemnity were presented to Congress. Not until 1885 were these claims, amounting to many millions, finally allowed.

During the closing years of the century insurance companies multiplied rapidly. Thirty charters were granted during this period, nearly all of them for marine and fire insurance. Of these there were 7 in Maryland, 6 in Massachusetts, 4 in New York, 4 in Pennsylvania, 3 in Connecticut, 2 in South Carolina, 2 in Rhode Island, 1 in New Hampshire and 1 in Virginia. In the first decade of the present century double this number of new charters were granted, and as new States came into the Union the number of new companies increased until at the present moment they are numbered by hundreds.

No other business interest of the country is so far-reaching in its benefactions or so important as a factor in the commercial and financial world to-day as that of insurance. The national banks of the United States, with their something less than three-quarters of a billion of cash capital, are overtopped by the assets held by the life insurance companies alone and by the combined assets of fire, life, marine and casualty insurance in the proportion of more than two dollars to one.

With the dawn of this century, however, this mere sketch of the history must be brought to a close as it would be impossible, in the narrow limits assigned for this introduction, to present even an index of subjects referring to the matter. The task is the less needful as these matters are distinctly modern growths and are well known to all insurance men. It would be making an invidious distinction to take any of the new or now existing companies to illustrate the course of this progress, and to mention them all would, of course, be impossible. There remains, therefore, but to briefly refer to some of the characteristic developments of Fire Insurance as it is carried on in the United States. The chiefest and most important of these, perhaps, is the agency system.

The vast extent of the country made this necessary in the first place, and as the system became developed there developed at the same time other important advantages in addition to those first contemplated. The pivotal point of the system is the local agent. He is intensely and minutely acquainted with every aspect of any contemplated risk, both moral and physical, and in case of dishonesty or incompetency the daily reports soon reveal the losses, and correction, by removal of the agent, is swiftly applied.

The system is at once an exceedingly complicated and yet a very simple one, amounting to a multiplication of the original office in many points. The machinery required to guide and control such enormous business is correspondingly great and has led to the establishment of the present immense offices, employing scores of clerks and experts. At one time Cincinnati was the general center for the insurance business of the United States, but it has since moved to Chicago.

The interesting subjects of policies, of the attempts at combined action by all companies, of the National Board, of the State Insurance Departments and insurance legislation in general, and finally of the great conflagrations which have occurred and their effect upon the companies and the system can only be enumerated here.

For many years, and even yet, it has been said that "Fire Insurance is a magnificent system of guessing." The epigram is losing its point and Fire Insurance, particularly as practiced in the United States, now ranks not only among the most accurate and scientific of the businesses conducted by men, but certainly as among the most beneficent, and is an acknowledged indispensable factor in the continued well-being and future progress of the world.

BIOGRAPHICAL

AMERICAN COMPANIES

THE ÆTNA INSURANCE COMPANY OF HARTFORD

The investment having the most points of merit for the capitalist, the business or professional man, the manufacturer, the mechanic or laborer, the one which, everything considered, will give the largest and most satisfactory return, is fire insurance. The standing of all the fire companies of Hartford is admirable and they rank among the first in the country. The Ætna Insurance Company is the largest, not only of these, but of all in the United States. It stands there, with its more than eleven million of assets and its record of $77,313,153 already paid out for losses, as the greatest fire company of America.

For seventy-seven years the Ætna of Hartford has been known to the public, not only as a guarantor, but a payer of indemnity for property loss. It was organized in 1819, its original officers being Thomas K. Brace, President, and Isaac Perkins, Secretary. The capital at first was $150,000, but it has since grown to its present amount, $4,000,000, with a surplus considerably over $3,500,000. For about two years, at first, the company confined its business to Hartford and vicinity, but soon adopted the policy, in which it was the pioneer, of extending its operations to other parts of New England. Gradually the agency system was extended and as early as 1834 an agent was appointed for Chicago. Two years later the company entered actively in competition for business in New York City.

Previous to 1853 many agencies had been established at various Western points, while the Middle States and New England had been quite thoroughly covered. In 1857 President Brace died and was succeeded by Edwin G. Ripley, the capital at that time having been increased to a million. In 1866 the capital was still further increased to $3,000,000. Meantime, in 1862, President Ripley died and Thomas A. Alexander, Secretary, became his successor. He, too, died, and Lucius J. Hendee succeeded to the presidency, having previously been Secretary. During the historic fire of Chicago, 1871, the company contemplated a greater loss than ever fell to any single company. That loss exceeded its immense capital by almost a million dollars. The directors promptly met and decided to reduce the existing capital by $1,500,000, or one half, and the stockholders as promptly contributed $1,500,000 to make good the reduction. The total sum paid, and paid promptly, too, by the Ætna, was $3,782,000.

In the fall of 1872 came the great Boston fire and the capital of the Ætna was again reduced by one million in cash. In 1881 the capital had increased to $4,000,000, at which figure it now stands, and so well has its affairs been managed that for several years past a dividend of eighteen per cent on the capital has been annually declared. One characteristic of the company has been that changes in the executive officers have usually been made as death has removed the incumbent and then changes have been in the line of promotion.

There have been but two changes in the presidency since 1866, when President Hendee was elected. Upon his death in 1888 Jotham Goodnow was advanced to that position and retained the same until 1892, when he, too, passed away. William B. Clark, who had been Vice-President from 1888, succeeded him, and Secretary Bayne became Vice-President; James F. Dudley, then Assistant Secretary, was elected to the Secretaryship, and on the death of Captain Bayne he was made Vice-President. William H. King is Secretary and E. O. Weeks the Assistant Secretary at the present time.

Wm. F. Clark

WILLIAM BRADDOCK CLARK

PRESIDENT OF THE ÆTNA INSURANCE COMPANY.

Much of the success and stability and character of a company depends upon its officers, and in this respect The Ætna Insurance Company has been greatly favored. William B. Clark, who is at present the executive officer of this ably managed institution, is an experienced, thorough and practical insurance man. He has secured success by honest work and he may with fairness be singled out as a type of the men who have had the oversight of this company from the start.

Mr. Clark was born in the city of Hartford, Connecticut, June 29, 1841, and in that city he has continued to reside ever since, with the exception of a year during boyhood, when he was away attending school. He is a son of A. N. Clark and Emily I. Clark. His father was connected with the "Hartford Courant" (the oldest newspaper in the United States) for twenty years or more and for many years was its proprietor and editor. William B. Clark received his scholastic training in the public schools of Hartford, the High School department of the Normal School in New Britain, and finished at what was known in those days as "Gallup's College Green School," a private institution in Hartford.

His father needing his services, young Clark left school before completing his education and entered the office of the "Courant," where he remained one year. He had intended returning to school, but an opportunity offered to enter the office of the Phœnix Insurance Company of Hartford as accountant, and he commenced his duties there on the 19th of January, 1857. From that position he arose to that of confidential clerk to the officers, and so able and efficient were his services that, on the promotion of Mr. Henry Kellogg as President of the Phœnix, to replace Mr. S. L. Loomis, whose death occurred in August, 1863, he was elected Secretary of the company.

Mr. Clark remained with this company until the first of December, 1867, and was then appointed Assistant Secretary of The Ætna Insurance Company of Hartford, a position he filled until the 27th of September, 1888. At that date he was elected Vice-President of the company, and on the 1st of December, 1892, the twenty-fifth anniversary of his connection with the Ætna, he was elected its President. He is known very widely in insurance circles and is everywhere liked where he is known.

Mr. Clark is a Republican in his political views and has remained with the "Grand Old Party" since its formation. He has never cared for public offices and has held but two, viz.: a member of the Board of Aldermen for two years from 1880, and a member of the Board of Water Commissioners for nine years from 1882. He is a director in the Traveler's Insurance Company; the City Bank; the Society for Savings; the Mechanics Savings Bank; Cedar Hill Cemetery; a director and member of the Board of Managers of the Retreat for the Insane; a corporator of the Hartford Hospital; a member of the Connecticut Historical Society, and Treasurer and Paymaster of the original 1860 Lincoln Wide-awakes. Mr. Clark has traveled all over the United States, from the Atlantic to the Pacific, principally on business connected with the interests of the insurance company, and is well posted on all subjects.

He was married on the 13th of May, 1863, to Miss Caroline H. Robbins, daughter of Philemon F. Robbins of Hartford, and they have had five children, two sons and three daughters, only the daughters now living. In personal appearance Mr. Clark is five feet nine and a half inches tall, and weighs two hundred and twenty pounds. He is a member of the First Baptist Church of Hartford.

JAMES FREDERIC DUDLEY

VICE-PRESIDENT OF THE ÆTNA INSURANCE COMPANY.

One of the most destructive elements to property since the world began has been fire. By the match of the incendiary or the lack of care on the part of the people in charge, millions of dollars are sacrificed annually. It is therefore essential that every precaution should be taken for the protection of property. Insurance is the most effective means that has ever been devised to afford such protection, but it is a well established fact that all insurance does not insure, and in placing insurance the principal thing to be considered is the financial condition and reputation of the company. Who has not heard of the Ætna Insurance Company of Hartford, Connecticut? The standing of this company is unexcelled and two well known to need questioning. James Frederic Dudley, Vice-President of this giant concern, is regarded with honor throughout the entire circle of his business acquaintance, and is a man who thoroughly understands all that pertains to insurance.

He is a native of the Pine Tree State, born in the town of Hampden, February 1, 1841, but for many years he has been a resident of Hartford, Connecticut. His father, John Dudley, was a direct descendant of Governor Thomas Dudley of the Massachusetts Colony of Puritans. From such stock as this came James Frederic Dudley. During the early part of his educational career he attended Hampden Academy and later entered Bowdoin College, where he received the degree of A. B., and later A. M. Early in life he displayed a remarkable taste for study, and was especially interested in scientific investigation. As he was obliged to make his own way through college, he commenced teaching after graduating, first at Hampden Academy and later at Thomaston High School, in Maine, thus paying his debts which had accumulated while attending school. Following this Mr. Dudley engaged in the Life Insurance business at Bangor, Maine, and to this he soon added Fire Insurance, continuing this for three years.

He was made General Agent of the Union Insurance Company of Bangor, but after the Boston fire the Union discontinued its fire business and Mr. Dudley returned to the local business. In 1874 he accepted the position of Special Agent for the North British and Mercantile Insurance Company for the state of Pennsylvania. Two years later he accepted the Special Agency of the Ætna Insurance Company for the same territory. Eight years later he was transferred to New York State. In 1885 he was invited back to the service of the former company as its General Agent, with headquarters in New York.

On the retirement of Mr. Charles E. White from its management, Mr. Dudley was made Assistant Manager, a position he held until a reorganization of the Ætna Insurance Company, when he was invited to become its Assistant Secretary. On the death of President Goodnow he was made Secretary and later Vice-President, a position he fills most ably at the present time. Mr. Dudley is a director in the Ætna Insurance Company, also a director in the Connecticut River Banking Company, the Farmers and Mechanic's National Bank and the Connecticut Society for Savings, also a member of Board of Park Commissioners.

Although not an enthusiast on the subject of secret societies, he has had membership in several, and is earnest in his support of all. He is a member of the Congregational Church, with liberal views in religion as in politics, although a Republican. Mr. Dudley was married December 30, 1869, to Miss Nettie S. Read, a direct descendant of Roger Williams. They have one daughter. Mr. Dudley is domestic in his taste, and all his time out of business is spent with his family.

Jas. T. Dudley.

FREDERICK C. BENNETT

GENERAL AGENT OF THE ÆTNA INSURANCE COMPANY OF HARTFORD, CONN.

Success in business carries with it the natural inference that the successful man possesses energy, intelligence and other attributes of men who have risen above their fellows. But energy and intelligence fail to make one shine forth in a social sphere, unless they are united to an exceptional personality. It is temperament that makes a man either liked or disliked. Mr. Frederick C. Bennett is happy in this respect, for his fine and distinctive personality is what makes him what he is, and his friends are legion.

The vast growth of the Ætna Insurance Company of Hartford, Connecticut, is undoubtedly due to the executive ability of its officers and the fidelity, energy and perseverance of its agents. The general agents of the company have ever been true to its interests, and, among those who have taken an exceedingly active part in making the Ætna's glorious history, few can point to a record as successful and free from mistakes as that of Mr. Bennett, General Agent of the Ætna Insurance Company.

Mr. Bennett is not a native of this country, but of England, his birth occurring at Elmham, Norfolk County, August 6, 1830. He was the youngest of eight children born to Robert and Eleanor Bennett, also natives of the British Isles. In the year 1832 the parents came to America and first settled at Cleveland, Ohio, where they resided for two years, or until 1834, when they moved to Cincinnati. In that city the subject of this sketch has made his home for sixty-two years. He received a good practical education in the public schools of that city and supplemented the same by attending Woodward College for some time.

When starting out to earn a living after leaving school, his thoughts turned to the insurance business, and he had no idea of engaging in any other employment. This was in 1847 and he began as office boy in the Protection Insurance Company's office. W. B. Robins was at that time general agent. Later Mr. Bennett served as clerk and bookkeeper, and when twenty-one years old, or in 1851, he started out as traveling agent.

He served this company ably and faithfully until August, 1854, when it failed, and in September of that year he engaged with the Ætna, under his brother, J. B. Bennett, and continued as Special Agent and adjuster until February, 1870, when he was appointed General Agent, a position he holds at the present time. For nearly half a century this worthy man has been interested in insurance matters and few are held in higher esteem by the members of his company, or have done more faithful work than he.

Mr. Bennett is an Episcopalian in his religious views and was brought up in the Church of England. In politics he has always advocated the principles and policy of the Republican party and is strongly for sound money. He selected his wife in the person of Miss Mary E. Mitchell and their nuptials were celebrated in the month of October, 1858. They are the parents of three children, all living.

Yours truly
F. M. Bennett

GEORGE CHAUNCEY BOARDMAN

ASSOCIATE GENERAL AGENT OF THE PACIFIC COAST FOR THE ÆTNA INSURANCE COMPANY.

Insurance companies, in the management of their affairs, endeavor to secure the services of men of tried ability and honorable reputation.

The Ætna Insurance Company obtained such a representative when it elected Mr. George C. Boardman (now senior member of the firm of Boardman & Spencer) General Agent for the Pacific Coast in 1868, a position he has ably filled up to the present time.

Mr. Boardman was born in Hartford, Connecticut, May 20th, 1828. His family is of English descent, an early ancestor having come from England and settled at Ipswich, Massachusetts, in 1638. His father, Thomas D. Boardman, was for more than fifty years a pioneer manufacturer of block tin and Britannia ware in Hartford and New York City.

He received his early education in his native city, and after leaving school entered actively upon a mercantile career, first in Hartford and afterward in the city of New York. Subsequently he went to Kansas and took an active part in the territorial political excitement which marked the early history of that state, returning to Hartford in 1856 to accept the position of Special Agent of the Merchant's Insurance Company.

He remained with that company for several years, during which time his duties required him to visit most of the states of the Union, and in 1860 he was sent to California, his visit to that state being the first made by any Special Agent of an American insurance company. Early in the year 1861 the San Francisco Insurance Company was organized and the secretaryship was tendered Mr. Boardman. This was accepted conditionally upon being permitted to hold the State Agency of the Merchant's Insurance Company. This latter relationship ceased following the passage by the state of a deposit law, the occasion of the company's retirement.

Mr. Boardman held the position of Secretary for two years, and in 1863 was made President of the company, which office he retained until the year 1868, when he resigned, and in October of that year was elected General Agent of the Ætna Insurance Company.

Under his management the San Francisco Insurance Company had marked success, but shortly after Mr. Boardman's resignation the company retired from business. During its existence it had paid regular semi-annual dividends, and finally returned to the stockholders their entire capital and a surplus of more than twenty per cent.

As General Agent of the Ætna Insurance Company and in his former positions as an underwriter, Mr. Boardman's experience practically covers the history of the insurance business on the Pacific Coast. He proposed and mainly promoted the original Board of Underwriters, which published the first tariff of rules and rates for California January 1st, 1861. This Board was maintained for more than twenty years and paved the way for the Pacific Insurance Union, which was organized in 1884.

The interests of the "Ætna" have been carefully guarded and fostered in Mr. Boardman's hands, and the record of the Pacific Branch is one of such success and profit that it reflects great credit upon his administration.

On the 18th of August, 1865, Mr. Boardman was wedded to Miss Annie Julia Hort, daughter of Samuel Hort, Esq., of the firm of Messrs. C. Adolph Low & Co., one of the leading importing and commission houses of San Francisco, and his three sons are now young men engaged in business in that city.

Mr. Boardman is regarded as a sound, conservative and experienced underwriter; he is prominent in business and social circles and is a director of the San Francisco Savings Union and a member of the leading San Francisco clubs.

Geo. B. Boardman

GEORGE WILLIG SPENCER

ASSOCIATE GENERAL AGENT OF THE PACIFIC COAST FOR THE ÆTNA INSURANCE COMPANY.

George Willig Spencer, of the firm of Boardman & Spencer, General Agents of the Pacific Branch of the Ætna Insurance Company, was born in Philadelphia, Pa., September 17, 1843. His family, on both his father's and mother's side, was from New England and descended from English ancestors, who settled in Massachusetts and Connecticut in the early part of 1600.

His father, Asa Spencer, was a man of high literary ability and prominent in science and art. He was an honorary member of the "Academy of Sciences" and the "Franklin Institute" of Philadelphia, and upon his death a monument was erected to his memory by his associates and friends in those and other scientific bodies.

The year following his father's death, young Spencer, then a child five years of age, moved with his family from Philadelphia to the old homestead in New London, Connecticut. He received a public school education in that town, and, in 1859, at the age of sixteen, he returned to Philadelphia and commenced his business career. His first connection was with the house of North, Chase & North, large manufacturers of stoves and hollow ware, the senior member of which firm was an old friend of Mr. Spencer's father and took great interest in the boy's progress. Mr. Spencer remained with this firm until 1862, when, against the wishes and protest of his employers, but with the approval of his family, he volunteered as a private in the 15th Pennsylvania Cavalry (Anderson Troop). He was promoted to the rank of Regimental Color Sergeant and served with his regiment in all the operations of the Army of the Cumberland until the close of the war, when the regiment was mustered out of service at Nashville, Tennessee, in August, 1865. Upon leaving the army, Mr. Spencer returned to Philadelphia and at once obtained a position as bookkeeper in a dry-goods house, which he resigned the following year, and went to New York City to accept a similar position with his brother-in-law, who was engaged in the provision and warehouse business.

In 1868, an old schoolmate of Mr. Spencer returned from the west coast of South America, where he had been very successful, and offered him a partnership in a business at the Island of Tahiti, which he contemplated establishing. He required the assistance of someone with a business training and offered Mr. Spencer a full partnership.

The proposal was accepted, but, on arriving at Tahiti, Mr. Spencer found the conditions unfavorable for the proposed business, and in the spring of 1869 returned to San Francisco, where he was offered a position by Mr. Geo. C. Boardman, General Agent of the Ætna Insurance Company, which he accepted. This was Mr. Spencer's first connection with the insurance business. He remained in the Ætna office as accountant and special agent until January, 1880, when he accepted the position as Manager of the Insurance Department of Messrs. Balfour, Guthrie & Co. He held this position until August 1, 1896, but then resigned it to accept the Associate General Agency of the Ætna Insurance Company for the Pacific Coast, with Mr. Geo. C. Boardman, under the firm name of Boardman & Spencer.

In his insurance career, Mr. Spencer from the first developed an adaptability that soon placed him in a prominent position as an underwriter, advancing from Special Agent of the Ætna Company to Manager of the leading agency firm of Balfour, Guthrie & Company, the marked success of that office bearing testimony to his ability.

In the several associations of underwriters of the Pacific Coast Mr. Spencer has taken a leading and influential part, his counsel always commanding respect among his associates and his work in committee being regarded as of a highly valuable character.

WILLIAM HENRY WYMAN

GENERAL AGENT OF THE NORTHWESTERN DEPARTMENT OF THE ÆTNA INSURANCE COMPANY.

The long and successful career of the Ætna Insurance Company speaks volumes in its favor, and recommends it more highly than mere words ever can. The General Agent of the company in the Northwestern Department is William Henry Wyman, who now resides at Omaha, Nebraska. He has served the above company faithfully and is doing an extensive and highly satisfactory business for them. Mr. Wyman was born in Canton, St. Lawrence County, New York, July 21, 1831. He was the son of William W. Wyman, who married Miss Emeline Tupper, of Canton, on December 27, 1826. He is of the seventh generation removed from Francis Wyman, who came to this country from England and settled at Charlestown (Boston), Massachusetts, prior to 1640, and later at Woburn. The latter was the son of Francis Wyman Sr., of Hertfordshire, England.

William W. Wyman was an editor, and published a newspaper, first at Canton, New York, then at Madison, Wisconsin, and later at Omaha, Nebraska. He removed to Madison from the East in 1838, and in 1839 started the "Madison Express." William H. Wyman's educational advantages were confined to the common schools, and to a term each at the Beloit and Milton academies. However he and his brother, Albert U. Wyman (afterward Treasurer of the United States), received their education principally in the printing-office, where much of their boyhood was passed.

When about nineteen years old William H. became anxious to see something of the world and traveled to St. Louis, Louisville and Cincinnati, where he worked on various newspapers as a compositor. In the last named city he became connected with the Protection Insurance Company of Hartford, Connecticut, and entered the office as the junior clerk. On the failure of the Protection, he entered the General Agency of the Ætna, then under the charge of J. B. Bennett, on September 15, 1854, and after a year of travel through the West and South as Special Agent returned to Madison and took the position of State Agent for Wisconsin. On December 23d, 1857, at Prairie du Sac, Wis., Mr. Wyman was married to Miss Isabel Watson, who died in Denver in 1880.

Mr. Wyman held the position of State Agent until 1869 and after that was a year in the Local Agency business in Milwaukee, after which he was called to Cincinnati as Assistant General Agent of the Ætna. During the later years of his residence there he was married, November 3, 1887, at Lake George, New York, to Miss Maude Crosby, daughter of F. G. Crosby, of Crosbyside. In January, 1891, he removed to Omaha, to take the position of General Agent in a new department, consisting of the states of Minnesota, Iowa, Missouri, North and South Dakota, Nebraska, Kansas, Colorado, Wyoming, and New Mexico, Oklahoma and Indian Territories.

Mr. Wyman has always taken a great interest in the State Historical Society of Wisconsin and his name is continued on the list of non-resident Honorary Vice-Presidents. He has devoted much time outside of business to the accumulation of a library, principally Shakespearean, but with a specialty also of privately illustrated books, and including much that is antiquarian. In connection with the Shakespeare library he became interested in the collection of a complete library on the subject of the disputed authorship of Shakespeare's works, which resulted in compiling a book on the subject—*A Bibliography of the Bacon-Shakespeare Literature*, Cincinnati, 1884, pp. 124, and in the publication of other articles on Shakespearean subjects, principally in the Shakespearean Magazines. This, however, was not undertaken by Mr. Wyman on account of any doubts as to the authorship, but simply as a literary recreation. Mr. Wyman is independent in politics and votes for measures and men, irrespective of party.

ROCKWOOD W. HOSMER

GENERAL AGENT OF THE AMERICAN AND THE MERCANTILE FIRE INSURANCE COMPANIES OF BOSTON.

Among the most enterprising and successful of the representatives of great Fire Insurance Companies, the firm of R. W. Hosmer & Company, of 156 and 158 La Salle Street, Chicago, deserves special mention. The long years Mr. Hosmer has devoted to this business have been fruitful with valuable experience, which he has turned to good account by securing the agency of many of the best companies in existence. He is a native of Massachusetts, born at Concord in 1845, but for many years has been a resident of Chicago. He is a son of Joseph and Martha (Bacon) Hosmer, and the great-grandson of Major Joseph Hosmer, who was acting adjutant at the battle of Concord, April 19, 1775.

Rockwood W. Hosmer was graduated from the High School of Concord, and when but a boy decided to seek his fortune in the city of Boston. Being possessed of much perseverance and determination, he soon secured employment in the wholesale dry-goods house of Messrs. Theodore P. Hale & Company, and there remained for three years, laying the foundation for his subsequent successful career. Following this he engaged with Dobson & Jordan, Fire Insurance Agents of Boston, and continued with this firm in that city until 1865, when he went to Chicago to help open the branch office of I. F. Dobson & Company, successors to Dobson & Jordan.

In 1867 he started in the local business on his own account, under the style of R. W. Hosmer & Company, and at the time of the Chicago fire in 1871 he represented five Connecticut Fire Insurance Companies, including the Connecticut Fire Insurance Company of Hartford, which was the only one of seventy-five Fire Insurance Companies bankrupted by the fire that was able to compromise its debts and continue on in business under its original charter.

In the year 1874 Mr. Hosmer's brother, Joseph W. Hosmer, was admitted to the firm and they have continued together as partners ever since. They have represented about $15,000,000 of fire insurance capital as Local Agents and are at the present time Western General Agents for the American Insurance Company of Boston and of the Mercantile Fire and Marine Insurance Company of Boston. Both these companies enjoy the distinction of being the only Boston Fire Insurance Companies that passed through the great Boston conflagration in 1872 and paid all their losses in full, amounting to nearly one million dollars.

The American Fire Insurance Company was chartered in 1818 and the Mercantile Fire and Marine Insurance in 1822. Mr. Hosmer is known as one of the most reliable authorities on all matters pertaining to insurance, and stands in the foremost rank. Prudent and conservative in the selection of risks, liberal and just in the adjustment and settlement of losses, and representing only just and substantial corporations, he and his brother are the recipients of a large and useful patronage which includes many of the leading merchants, capitalists and property owners of Chicago and vicinity.

Mr. Hosmer is an influential member of the Chicago Board of Underwriters and has been President of the same for the past ten years. He is a member of the Sons of the American Revolution, the Chicago and Union Clubs, and of the English Lake Shooting and Fishing Club. Mr. Hosmer has been over a considerable portion of the United States, visited Europe twice, first in 1874 and again in 1894, and visited Cuba in 1887. In politics he is a Republican in National affairs. He has always been a regular attendant at the Unitarian Church.

R W Rosney

AMERICAN FIRE INSURANCE COMPANY OF PHILADELPHIA.

The insurance that "makes assurance doubly sure" is exemplified in the American Fire Insurance Company of Philadelphia, which, since its corporation on the 28th of February, 1810, has met every just claim against it promptly, and won for itself a reputation second to none in the country. Many times its resources and integrity were put to the severest test. When incorporated the authorized capital was $500,000. Of this amount $200,000 was paid in at the outset and the remainder was required in 1827. The charter was amended January 28, 1812, authorizing perpetual insurance, and the first perpetual policy was issued March 10, of that year. The original officers of the company were William Jones, President, and Edward Fox, Secretary. By an act approved February 16, 1847, the capital stock was reduced to $277,500. April 14, 1863, an act was adopted authorizing an increase to $400,000, with power to make the amount $500,000. These figures were reached in 1886.

The American Fire was admitted to New York in 1854, reporting under the laws of the state to the insurance department for the first time that year. The officers at that time were Samuel C. Morton, President, and Joseph G. Mitchell, Secretary. In 1855 Thomas R. Maris became Secretary and was made President January 11, 1860. At this time the company's assets amounted to $659,325, and when he resigned, in 1882, they were $1,620,307. In April of that year Thomas H. Montgomery was elected President of the American Fire and has since held that position. Richard Maris became Secretary and Treasurer in 1886, being the present incumbent of those positions, and Charles P. Perot is Vice-President of the company. The total assets, December 31, 1895, amounted to $2,409,584.53, the net surplus being $309,117.89. The income during the year was $1,311,959.80, the cash premiums aggregating $1,197,283.11. The total premiums received since the organization of the company amounted to $29,779,-165.83; total losses paid, $17,939,216; total cash dividends, $2,698,935.50. The total amount of risks in force December 31, 1895, excluding perpetuals, $146,568,897. The total of perpetuals was $23,176,604.

THOMAS HARRISON MONTGOMERY

PRESIDENT OF THE AMERICAN FIRE INSURANCE COMPANY OF PHILADELPHIA.

Thomas H. Montgomery was born in Philadelphia, February 23, 1830, but for some time he has been a resident of Chester County, Pennsylvania. His father, Rev. James Montgomery, D. D., was Rector of St. Stephen's Church, Philadelphia, and was descended from William Montgomerie, of Ayrshire, Scotland, who came to Monmouth County, New Jersey, with his family in 1702. Rev. Dr. Montgomery, who died in 1834, married secondly Miss Mary Harrison White, granddaughter of Bishop White, the first Bishop of Pennsylvania.

During his youthful days Thomas Harrison Montgomery attended the old Academy of the University of Pennsylvania and Rev. James Crowell's School, but his education was much interrupted by ill health. In the year 1847 he entered the wholesale drug house of Charles Ellis & Company, of Philadelphia, and in the year 1851 graduated at the College of Pharmacy. Following this he continued in the drug business in Philadelphia until failing health compelled his relinquishment. In 1853, after a most

Thos. H. Montgomery

needed rest, he entered the insurance office of Richard S. Newhold, who was agent in Philadelphia of well-known Marine and Fire Insurance Companies, remaining there until 1855. His health continuing feeble he removed to Germantown, Pennsylvania, in October, 1856, and there made his home until 1871.

During the latter part of the year 1858 Mr. Montgomery took part in the organization of the Enterprise Insurance Company as Assistant Secretary, but later became Secretary and still later Vice-President. On account of recurring illness he was advised to pass the winter in the West Indies and sailed for those islands in October, 1871. A few days after starting the great fire of Chicago took place and involved the Enterprise Insurance Company in great loss. At the end of the month of October this company made an assignment; subsequently but seventy-six and a half per cent of the claims were redeemed.

In April, 1872, Mr. Montgomery returned to the States and soon after was elected General Agent of the National Board of Fire Underwriters, entering on his duties in May of that year. Severing his connection therewith in 1878, he returned to Philadelphia the following year, and in November, 1880, was elected Treasurer of the Insurance Company of North America. This he declined but accepted the Vice-Presidency of the American Fire Insurance Company, and on the resignation of President Maris in his eightieth year, in April, 1882, he was elected President of the company.

Mr. Montgomery is a member of the Pennsylvania and New York Historical Societies; the Sons of the Revolution, and of the Society of Colonial Wars. He has traveled extensively in the United States and visited Europe on three occasions. He has written articles on the genealogy of the Montgomery and the White families, and communicating other kindred articles to various magazines.

Mr. Montgomery's interest in church matters has placed him as member of several church vestries in New York as well as Philadelphia; he was accounting warden of Christ Church, Philadelphia, for many years, and is a delegate from that venerable parish to the Diocesan Convention, and is a member of the Art Club and the Church Club; is a member of the old Corporation for the Relief of Widows and Children of Clergymen of the Episcopal Church; Manager of the Fuel Savings Society of Philadelphia, etc., etc.

RICHARD MARIS

SECRETARY AND TREASURER OF THE AMERICAN FIRE INSURANCE COMPANY OF PENNSYLVANIA.

Richard Maris is a man whose practical business experience and judgment have made him so pronounced a success in the insurance field. He was born in Philadelphia and resides at 1530 West Seventeenth street, that city, at the present time. His parents, William Maris, Jr., and Margaret (Stevenson) Maris, died a few years ago, each having almost reached the unusual age of fourscore. A book of the Maris family, compiled by George Maris, of Wilmington, Delaware, traces the ancestry back for nine generations.

In the public schools of Philadelphia young Richard received his early education and finished by taking the principal course at the Central High School. At an early age he evinced a strong liking for mechanics, and, although anxious to enter a machine shop, circumstances arose which sacrificed all hopes in that direction. Although he had mapped out his life as above, upon leaving school he temporarily engaged in the lumber business with his father, and subsequently, when a situation in a shipping and commision

Richard Maire

house was tendered him, he accepted and held the same for four years. During that time he filled all the positions from office boy to chief clerk. Upon the dissolution of the firm Mr. Maris was engaged for some time in the lumber commission business, but left that to fill a responsible position in a manufacturing establishment, where he remained twelve years. On the 15th of October, 1873, he accepted a position with the American Fire Insurance Company and filled a clerkship until January 12, 1882, when he was elected Assistant Secretary and in August, 1886, was made Secretary and Treasurer.

Mr. Maris is connected with several charitable societies and with the Temple of Honor and Temperance, being Past Grand Worthy Templar of Philadelphia. He is also prominent in Masonic circles, being Past Master of Perkins Lodge, No. 402; Past High Priest of Oriental Chapter, No. 183; Past Commander of Philadelphia Commandery, Knight Templar; member of Grand Lodge of Pennsylvania, the Grand H. R. A. Chapter, Philadelphia Council, No. 1, and a member of the Philadelphia Consistory, A. & A. Rite, 32d degree, and a member of the Union League, Philadelphia.

His travels have not extended beyond this country and have been confined to the Middle and Western States. For over ten years he has been a member of the Protestant Episcopal Church of the Incarnation, Philadelphia, and is now the accounting warden of the same. Politically he affiliates with the Republican party. Mr. Maris was married in 1860 and his wife died in 1882. Two children were born to this union, William Maris and Alice S. The son is Special Agent and Adjuster in the office of Rolla V. Watt, Manager of Pacific Coast Department of the Royal & Queen Insurance Company. The daughter is the wife of William L. Degn, of the firm of Warthman & Co., of Philadelphia.

Mr. Maris' second marriage occurred in 1884, Miss Lucy H. Roberts, daughter of Hon. A. E. Roberts, becoming his wife. They have had one child, a daughter named Helen. In personal appearance Mr. Maris is about five and a half feet in height, weighs about one hundred and thirty-five pounds, light complexion and gray eyes. He has always enjoyed excellent health, and is fond of society.

CITIZENS' INSURANCE COMPANY OF NEW YORK.

The Citizens' Insurance Company, at 156 Broadway, was incorporated April 28, 1836, as the "Williamsburg Fire Insurance Company" of Williamsburg, N. Y., now the Eastern District of Brooklyn; changed in name to "Citizens' Fire Insurance Company," and in location to Brooklyn, in 1849; and amended in title to "Citizens' Insurance Company" simply, in 1865.

It had in 1849 a capital of $105,000, and gross assets amounting to $131,143. In a quarter of a century, after the great fires of Chicago and Boston had thrown into bankruptcy a hundred insurance companies, and crippled and almost ruined many others, the Citizens' Insurance Company had a capital of $300,000 and gross assets amounting to $843,802. This in spite of the fact that the great fires of Chicago and Boston had multiplied by eight its annual average of losses by fire.

It has paid for losses since its organization $6,355,308, about fifty per cent of its premium receipts, a smaller proportion of loss than the statistics of the fire insurance business concede.

The Citizens' Insurance Company has had in its entire history three Presidents: Daniel Burtnett, until 1859; James M. McLean, until 1886; and Edward A. Walton, until the present time. Mr. McLean was Secretary during the entire period that Mr. Burtnett was President, and was in the service of the company for thirty-nine years. Mr. Walton was Secretary until 1881, and from that year Vice-President until 1886, when he became President, and has been in the service of the company for forty-four years. The Vice-President is George H. McLean, a well-known and esteemed New-Yorker, son of the former President of the company, and in its service for fourteen years. The Secretary is Frank M. Parker, a prominent citizen of Newark, N. J., and a servant of the company in every department for a quarter of a century. Thus the Citizens' Insurance Company has the advantage of a management intimately allied with every phase of its experience—an experience which begins with the first years of fire insurance in this country.

The company has passed triumphantly through all the serious conflagrations, has always paid its losses promptly, and has paid dividends for over forty years.

EDWARD A. WALTON

PRESIDENT OF THE CITIZENS' INSURANCE COMPANY OF NEW YORK.

Mr. Edward A. Walton was born in New York City, May 9, 1836, and his early youth was passed in the towns of Norwalk, Connecticut, and Williamsburg, Long Island. His business career began on his fourteenth birthday, when he entered the employment of the Citizens' Insurance Company in its Williamsburg office. After ten years of clerkship, he was in 1860 appointed Secretary of the "Citizens'." In 1881 he was promoted to the Vice-Presidency of the company and in April, 1886, was elected President, completing forty-five years of service on May 9, 1895.

While Secretary of the "Citizens'" in 1878, he was elected President of the New York Board of Fire Underwriters and was reëlected in 1879, serving at various times on several of its Standing Committees.

At the annual meeting of the National Board of Fire Underwriters in May, 1894, Mr. Walton was elected President of that organization, having served for several years as Chairman of its Finance Committee.

Mr. Walton has always taken an active interest in national politics, and in 1872 was Republican Elector from New Jersey. He is a resident of Ridgewood, in that state; is a Director of the Manhattan Life Insurance Company and of the National Citizens' Bank of New York; Trustee of the Manhattan Savings Institution; and a member of the Union League and Insurance clubs of New York and of the Ridgewood Club.

The Citizens' Insurance Company of New York, with which Mr. Walton has been so long connected, was organized in 1836 and has always stood well in the community and with its competitors, and the fact that both Mr. James M. McLean, its former President, and Mr. Walton have been elected twice to the Presidency of the New York Board of Fire Underwriters and to the National Board of Fire Underwriters is an evidence that the company and its officers have secured the good will of their business associates.

G. H. McLean

GEORGE HAMMOND McLEAN,

VICE-PRESIDENT OF THE CITIZENS' INSURANCE COMPANY OF NEW YORK.

Fire insurance companies have revolutionized old business methods and they afford a security to owners of buildings and personal property that removes all fear. They have come to be a necessity of modern times. Among the prominent and reliable ones in this country is the Citizens' Insurance Company, of New York. This company was incorporated under a special charter, as the Williamsburg Fire Insurance Company, April 28, 1836, and began business in April, 1837. It was organized under the present name in 1849. The original capital was $105,000. The first officers were Daniel Burtnett, President, and James M. McLean, Secretary.

After the reorganization in 1849, the capital was increased to $150,000, and in 1864 to $300,000, its present figure. Mr. McLean was made President in 1860, and the same year Mr. E. A. Walton was elected Secretary. In 1880 Mr. Walton was made Vice-President and Frank M. Parker Secretary. Mr. McLean resigned in 1886, to become President of the Manhattan Life Insurance Company, and was succeeded as President by Mr. Walton. Then George H. McLean was elected Vice-President. This company has received in premiums since organization $14,331,957, has paid in losses $7,670,546, and has paid cash dividends of $1,950,577. It had at risk at the close of 1894 $72,799,417. The Citizens' is now conducting its entire business from the home office, having agencies in the New England, Middle and Western States.

George H. McLean, Vice-President of the company, is a man of enterprise and perseverance and he has given a decided impetus to the business. Born in New York City, November 24, 1849, he has been a resident of that city nearly all his life and has a pleasant home at 126 West 57th Street. His father, James M. McLean, was a man of more than ordinary ability and of inexhaustible resources. For many years he was President of the Board of Education, the Citizens' Insurance Company, the Manhattan Life Insurance Company and was Vice-President of the Union Trust Company, the Manhattan Savings Institution and the National Citizens' Bank. He was connected with many public institutions.

In addition to a good practical education, George H. McLean attended Columbia College for some time, and was then with the Citizens' Insurance Company for several years. Failing health caused him to leave this country for Europe and he there spent some time in travel, first for health and afterward for pleasure. He remained in that country until 1882, when he was called home to take charge of the Agency Department of Citizens' Insurance Company. In 1886 he was made Vice-President of this company.

Mr. McLean is a director in Manhattan Life Insurance Company, Trustee of Manhattan Savings Institution, and is connected with the Metropolitan Museum of Art, National Museum of Natural History, and a member of the Metropolitan, Calumet, St. Nicholas, Players' and other clubs in New York City. He is also a member of the Sons of American Revolution, and St. Nicholas and Delta Psi Societies.

CHARLES SINGLETON BARTOW,

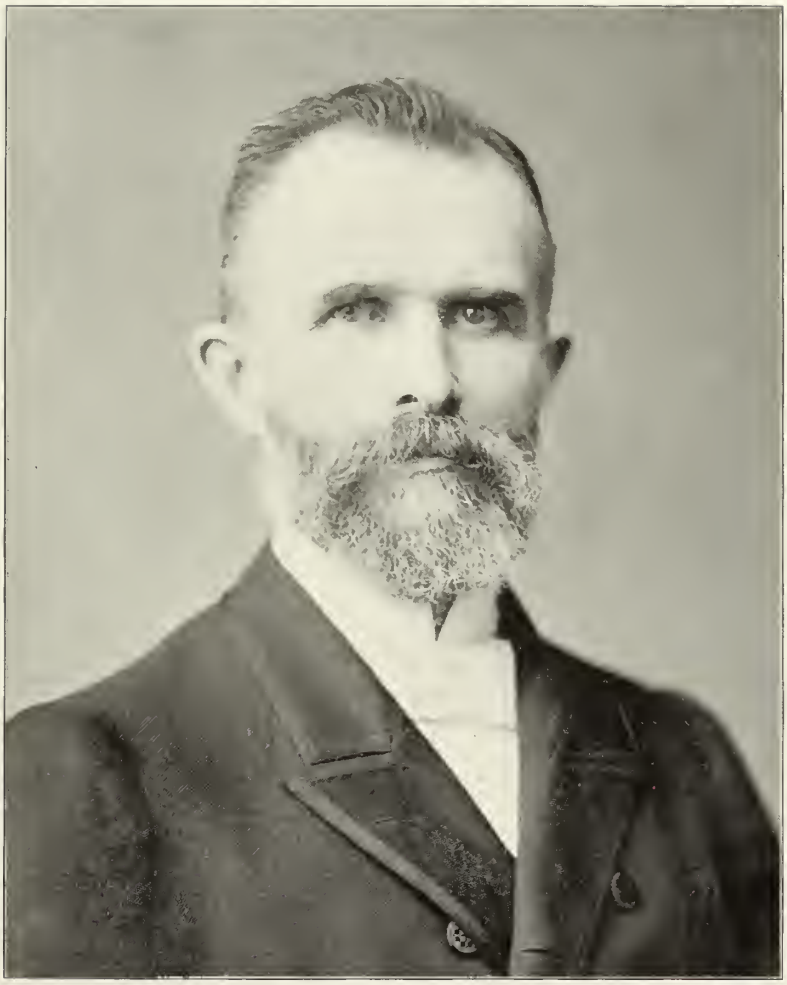
PRESIDENT OF THE COMMONWEALTH INSURANCE COMPANY OF NEW YORK.

Charles Singleton Bartow, President of the Commonwealth Insurance Company of New York, was born in the city of New York on July 20, 1855, being the eldest of

Chas. F. Barlow

the fourteen children of John A. and Mary W. Bartow. He is of the Huguenot family of Bartows, members of which have resided in Westchester County, New York, for the past two centuries. He married in 1883 Rebecca Perit Lathrop, and they have several children. At school he was always an ardent student and graduated head of his class. In business he has been a particularly hard worker and his undertakings have uniformly resulted successfully. He was educated at Columbia Grammar School, New York, and the Grammar School of St. James College near Hagerstown, Maryland, and then entered Columbia College, New York, but left the latter before graduation owing to his father having met with financial losses. Subsequently, when in business for himself, he entered and graduated from the Law School of Columbia College with the degree of LL. B., and was admitted to the Bar as an attorney and counselor at law in 1878. He began his business life in New York City in 1871 with Dowley, Corners & Co., old-school merchants who had a large business with foreign countries, with whom he remained five years, starting as junior clerk and rising to be accountant, correspondent and finally buyer —buying all their cargoes and having charge of their export department. He then in 1876 was offered and accepted the local agency of a marine insurance company, and subsequently of fire insurance companies also, and for ten years in New York City he conducted an insurance agency and brokerage business on his own account, for a time practicing law also, but eventually relinquishing the latter and also resigning his agencies of companies, owing to his insurance brokerage business having grown so large and profitable that it demanded his undivided attention. He then in 1886 was strongly urged by some prominent gentlemen to undertake the organization of the Commonwealth Insurance Company of New York—which he did, personally raising the majority of the capital stock and bringing in about all the directors—and it is in connection with this company and its success that he is best known as a fire underwriter. He in 1886 became the Commonwealth's first Secretary and Manager, and devoted to the company his entire time and efforts, of which the Directors showed their appreciation by promoting him in 1892 to a Vice-Presidency and in 1895 to the Presidency of the company.

The Commonwealth Insurance Company of New York commenced business September 15, 1886, with a particularly strong and influential Board of Directors. The first officers were M. M. Belding, President; Thos. T. Barr, Vice-President, and Chas. S. Bartow, Secretary. Now, in 1896, the officers are Chas. S. Bartow, President; M. M. Belding, Vice-President, and Thos. T. Barr, 2d Vice-President. Mr. Bartow has been underwriter and general manager of the company since its organization. The Commonwealth has the distinction of being about the only new company which survived the fiery period of 1887-93, during which the war in rates and excessive losses killed off a dozen new companies and over eighty old stock companies, and caused so many of the strongest surviving companies to show a serious loss of surplus. The Commonwealth made a little money even in that trying period, and more recently has earned excellent profits. The Commonwealth has done only a small business, but has endeavored to do a careful and conservative one, paying particular attention to the inspection and selection of its risks, and seeking profits and not merely premiums. Considering only the combined losses and expenses and the underwriting profit upon the premiums, the Commonwealth's percentage of underwriting profit has been approximately 7 per cent since organization in 1886, 14 per cent the last three years, and 28 per cent the last year. In addition to the company's paid-up cash capital of $500,000.00, its net surplus on January 1, 1896, was $163,167.49—the latter having been set aside out of profits earned in the period mentioned.



Gustav Wollaeger.

GUSTAV WOLLAEGER,

SECRETARY OF THE CONCORDIA FIRE INSURANCE COMPANY, OF MILWAUKEE, WISCONSIN.

Every student of American history must admit that of all those who, from various reasons, have left their native land and sought these hospitable shores—some for an asylum of freedom, some for an easier way of earning the necessaries of life—none have proved to be more industrious, more thrifty, or more reliable than the sons and daughters of the land of the Rhine and the Danube. The German element has always been a source of strength to America; and Gustav Wollaeger is a fair representative of the Teutonic race. He was born at the city of Plathe, in the northern part of Germany, near the Baltic Sea, April 6, 1836, and of the six children, four sons and two daughters, that blessed the marriage of Johann Wollaeger and Christine Spiering, he was second in order of birth.

The public schools of Plathe furnished young Wollaeger with a fair education, and later he took up the study of theology, first privately, and later in the high schools of Bavaria and Leipsic. His intention was to go East as a missionary, but differences in opinion and doctrines caused him to leave the Mission Society of Leipsic and cross the ocean to America in 1858. In September of that year he reached this country and accepted the ministry of the Evangelical Lutheran St. Paul's Church, of Milwaukee, a congregation belonging to the Synod of Buffalo, serving in that capacity for about nine years. Difficulties in the Synod, of which he was President, and sickness in his family caused his resignation.

In the winter of 1870 the Concordia Fire Insurance Company, of Milwaukee, Wisconsin, was organized with a capital stock of $200,000, the officers elected being J. H. Insbusch, President, and G. Wollaeger, Secretary. The latter took an active part in the organization, and has held the position of Secretary since. He is energetic, thoroughly reliable, and well posted on all that relates to insurance. Mr. Wollaeger has traveled all over the United States, and in 1892 made a trip through his native country, which he had not seen for thirty-four years. He is satisfied with this country, however, and is a citizen heart and soul, there being nothing he is more proud of than his adopted land.

Mr. Wollaeger was first married to Miss Emilie Koehler in 1859. She died in 1865, after years of sickness, leaving no children. In 1867, after having accepted a position of bookkeeper in the hardware business of John Pritzlaff, he married Miss Henrietta Thomas, of Milwaukee, who is still living and the mother of seven children—Lydia, Alma, Paul, Gustav, Emilie, Theckla and John.

THE DELAWARE INSURANCE COMPANY OF PHILADELPHIA.

This company was organized in Delaware County, near the town of Chester, in the winter of 1834–35, and its charter approved by the Legislature of Pennsylvania on the 10th day of April, 1835. The first office was in the double dwelling at the northeast corner of Third and Market streets, Chester, but in 1838 the directors and stockholders of the company resolved to remove the principal office of the company to Philadelphia, leaving only an agency at Chester.

The substantial double brown stone building at the southeast corner Third and

Tattnall Paulding

Walnut streets, Philadelphia, was built by the company and occupied in April, 1855. For over forty years, therefore, it has occupied its present most eligible and convenient offices in its own building in this active center of the City of Brotherly Love. For many years the company was active and successful in marine underwriting, but with the disappearance of American commerce from the high seas, marine underwriting became unprofitable, and of late the Delaware is known principally as a fire company, having reduced its marine acceptances to a minimum.

Mr. George Serrill was the first President, being succeeded September 5, 1842, by Mr. William Eyre, Jr., and he in turn by Mr. William Martin, Jr., on January 3, 1844. Mr. Martin served the Delaware faithfully for eighteen years, and was succeeded by Mr. Thomas C. Hand, whose long service of twenty-eight years was terminated by his death in 1890.

Mr. Hand's successor, Col. Tattnall Paulding, is now the executive of the company. Mr. Henry Lylburn, the present Secretary of the Delaware, was elected to that position in 1854, and his faithful service extends over forty-one years.

The name of the Delaware has always been synonymous with its motto of "Just—Prompt—Certain." It has paid in losses over eighteen million dollars, the largest single loss being by the Boston fire of 1872, which cost the company $370,205.

COL. TATTNALL PAULDING

PRESIDENT OF THE DELAWARE INSURANCE COMPANY.

Col. Tattnall Paulding is President of the Delaware Insurance Company of Philadelphia. His career is characterized by particularly interesting associations and incidents. He is a son of the late Rear Admiral Paulding, and grandson of the famous John Paulding, who was one of the captors of Major Andre during the war of the Revolution. Colonel Paulding was born at Huntington, Long Island, in 1840, and received the principal part of his education at Ashland Hall, Montclair, New Jersey.

Much as we may rail against hero-worship, much as we may proclaim that we are a people loving peace, there is a magic power in the clash of arms, and all our hearts turn warmly toward a military hero. At the first call for troops in April, 1861, young Paulding enlisted in the famous Seventh Regiment of New York, and proceeded with it into active service. On the 14th of the following month, however, he was commissioned as a Lieutenant in the Sixth Regular Cavalry, and served with that command all through the war, participating in the various memorable battles of the Army of the Potomac. He was taken prisoner on the third day of the destructive battle of Gettysburg, and for about nine months experienced all the horrors of Libby Prison. Upon his liberation he returned to his regiment and continued with it in active service until July, 1866, when he located in Philadelphia, his father being then Governor of the Naval Home there. In the meantime he had been promoted through various ranks to that of Lieutenant-Colonel by brevet.

While a resident of Philadelphia Colonel Paulding began the study of law, which he at length relinquished in order to go into active business. His fire insurance connections date from the year 1870. He has been a successful underwriter in the various fields which have been assigned to him, and takes pride in the business. In the month of September, 1890, Colonel Paulding was elected President of the Delaware

Charles H. Garwall

Insurance Company of Philadelphia, and now holds that position. This company was organized in 1835; capital, $702,875. The Secretary is H. Lylburn. Mr. Paulding is a manager of the Germantown Savings Fund and the Mercantile Beneficial Association, and he is trustee of the Penn Mutual Life Insurance Company.

CHARLES HERBERT YARNALL,

VICE-PRESIDENT DELAWARE INSURANCE COMPANY.

The practical value of shrewdness and discrimination combined with strict probity is exemplified in the prosperous condition of the Delaware Insurance Company of Philadelphia. This company was organized in 1836. The officers at the present time are T. Paulding, President; C. H. Yarnall, Vice-President, and H. Lylburn, Secretary. This is an able and equitably conducted company and is a favorite with those carrying large lines on all insurable property. Charles H. Yarnall, Vice-President of the above, is a native of Philadelphia, born July 21, 1852, and has been a resident of that city all his life.

His father, Rev. Thomas C. Yarnall, D. D., came from old Quaker stock, but early in life he left the Friends and, after graduating from Yale, entered the University of the Protestant Episcopal Church. He is now Rector of St. Mary's Church, West Philadelphia—a position he has held for over fifty-one years—and now, although nearly eighty years old, is very active and preaches every Sunday. The maternal grandfather was a prominent physician of Philadelphia and the great-grandfather was one of the early Presidents of the American Fire Insurance Company of that city.

Charles H. Yarnall is one of nine children, six sons and three daughters, all of whom are now living. He was thoroughly educated at the Episcopal and Mantua Academies, and after leaving school first entered a clothing house, where he remained about a year. Later he accepted a position with a produce commission house and continued with the same until the year 1871. In January of that year he made another change, entering the office of the Delaware Mutual Safety Insurance Company, and gradually arose to chief clerk of the fire department. That position he held until the company was re-organized in 1890, when, to his surprise, he was elected its Vice-President, a position he has since held.

In 1891 he was sent to the Pacific Coast to look over the field and appoint a General Agent for that section. He selected Mr. Rolla V. Watt, under whose wise guidance the company did a very satisfactory business on the coast until he accepted a position with the Royal Insurance Company. On account of the great demoralization of the business in June, 1891, the company withdrew from the coast, reinsuring its entire business with the St. Paul Fire and Marine Insurance Company.

Mr. Yarnall is a member of the Hamilton Whist Club, being a great lover of the game, and is a player on the veteran eleven of the Belmont Cricket Club. For a number of years he has been a member of the Protestant Episcopal Church and is at present choirmaster at St. Mary's, having a choir of forty-two voices, men and boys. In politics he is a Republican and an earnest advocate of the principles of that party. His marriage with Miss Anne Hoppin Jones occurred June 9, 1881, and of the three children born to this union only one, a son nine years old, is now living. Mr. Yarnall is about five feet eight and a half inches in height, and weighs one hundred and ninety-five pounds. He is not a pessimist by any means, but on the contrary always looks on the bright side of life.

JAMES JACKSON CLARK,

VICE-PRESIDENT DETROIT FIRE AND MARINE INSURANCE COMPANY.

Insurance has played a most important part in the development of the United States. Not organized to build or to manufacture or to trade, it gives confidence to others to invest capital in buildings, manufactures and stores, and promises to recoup enterprises in case fire entails loss upon it. How many homes and businesses have been established by the insurance companies over the wrecks caused by fire? How many fortunes have been restored by these companies? Their influences are always beneficial and at no time in the history of this country has this fact been more appreciated than at the present hour.

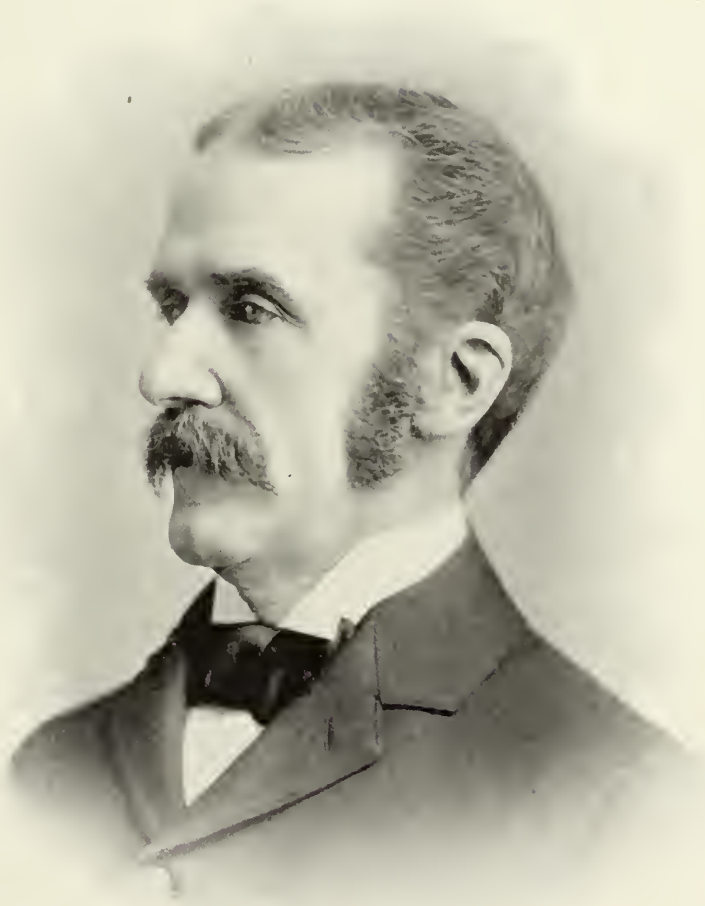
The Detroit Fire and Marine Insurance Company of Michigan is one of the largest, wealthiest and most popular institutions of the kind in the United States. The company has ever been wise, progressive and prudent in its management, and the development of its affairs is equal to any in the history of fire insurance. It was organized in 1866 with a cash capital stock of $100,000. The assets at the present time are $1,244,-191.26, and the cash capital $500,000, with a net surplus of $553,891.85. Its officers are: William A. Moore, President; James J. Clark, Vice-President, and C. L. Andrews, Secretary. The advancement of this company has been uniform except in 1871, when the Chicago fire absorbed over $200,000 of its cash, and the same three days it lost over $90,000 in Michigan fires. In all these instances its losses were promptly paid, insuring it a conspicuous and honorable reputation.

James J. Clark is a native of the Empire State, born at Oswego, October 1, 1833. For some time now he has made his home in Detroit, Michigan. He is a son of John Clark and Olive (Jackson) Clark, and the grandson of Giles Jackson, who was a Colonel in the Revolutionary Army, and officer of the day at the surrender of Burgoyne at Saratoga, October 16, 1777. The public and private schools of Oswego furnished him with his primary education, and he subsequently received instruction through private tutors. For some time after leaving school he clerked in a book and stationery store, but on the 14th of May, 1852, he became connected with the Northwest Insurance Company, at Oswego, as office boy, and in 1865 resigned the secretaryship of that company to take the position of Assistant Superintendent of Agencies of the Harmony Fire and Marine Insurance Company of New York City.

When that company went into liquidation in 1867, Mr. Clark entered the Home Insurance Company's Office in New York City as Manager of its Marine Department, and, in 1868, accepted the secretaryship of the Detroit Fire and Marine Insurance Company. In 1891 he was elected Vice-President and holds that office at the present time. Mr. Clark is a 32d degree Mason. Although an attendant of the Protestant Episcopal Church he is liberal in his religious views, as he is in politics, though not of the order of 16 to 1.

THE EQUITABLE FIRE AND MARINE INSURANCE COMPANY, OF PROVIDENCE, R. I.

The Equitable Fire and Marine Insurance Company was organized in the year 1860, with Hon. Thomas G. Turner as first President, and Augustus M. Tower its original Secretary. The death of Governor Turner occurring in 1875, Mr. Frederick W. Arnold, who had filled the position of Secretary after the death of Mr. Tower, became



Truly Yours
Fred. W. Arnold

President of the company and Mr. James E. Tillinghast was made Secretary. These present officers have been continuously in the service of the company since their boyhood.

This company is all that a fire insurance company should be—strong, liberal and prompt, amply able to meet all its liabilities, generous in its dealings, and ready to pay all honest claims as soon as adjusted. In the year 1872 the company, with net assets of less than $350,000, sustained and paid losses by the great Boston conflagration of over $300,000. From the date of its organization it has endeavored to merit the confidence of the insuring public by being true to its name, and the efforts of the management have been well supported by a corps of loyal agents.

In the Western States the business of the "Equitable," in connection with that of the "Merchants of Providence," is conducted in the name of the "Rhode Island Underwriters' Association." Mr. Arnold is the Manager of the Association. He has also for several years been Treasurer of the National Board of Underwriters.

FARRAGUT FIRE INSURANCE COMPANY, OF NEW YORK.

It will be remembered that in the Fall and Winter of 1871 and 1872, after the great Chicago fire, many fire insurance companies were organized to take the places of those retiring from business in consequence of that great conflagration. Of all those companies only two are at the present date in active business, viz., the German American and Farragut. Of the German American, its record speaks for itself. Of the Farragut, an outline of its history since January, 1872, can be given in a few words. It was organized and commenced business in January, 1872, with the late John M. Furman, President; the late William A. Cobb, as Vice-President; John E. Leffingwell (its present President) as Secretary, and Samuel Darbee (its present Vice-President and Secretary) as Assistant Secretary. From its commencement its operations (as an underwriting association) have been under the guidance and control of the present executive officers, and the record shows a measure of success that must have been gratifying to its stockholders. The record as taken from statements made to the Insurance Department shows that in twenty-four years the Farragut has received in premiums over three and a-half millions; has paid for losses over one and three quarter millions, has returned to its stockholders over one half million dollars in dividends, has its capital intact, with full reinsurance fund and a handsome surplus. It has never failed to pay a semi-annual dividend since the year of its organization, and the average of such yearly dividends has been 10¾ per cent. Its policy has always been most conservative and the influence of its officials has always been in favor of honorable, business-like methods in the conduct of the fire insurance business. It has never favored the idea that volume of business was to be desired regardless of rates. Neither has its considered it wise or just to seek business by unfair competition. It has been the policy of the company to write moderate lines, to see that risks were well scattered so that no ordinary fire could cause any excessive loss, and to watch carefully as to the moral hazard involved in any application for insurance. The results so far have been most satisfactory, and it is believed that, with better rates, "better fire departments," "more careful attention to buildings by the various local boards," and wiser counsels beginning to control the insurance fraternity throughout the country, it may reasonably be expected that the future will show equally satisfactory results. Its present executive officers are John E. Leffingwell, President; Samuel Darbee, Vice-President and Secretary, and Alonzo Lewis, Assistant Secretary.

E. C. Quinn

FIRE ASSOCIATION OF PHILADELPHIA.

The Fire Association of Philadelphia is one of the most trustworthy insurance corporations ever constituted. Its repute for superlative excellencies is worldwide. The Association, as an insurance company, was not so much an organization as a growth from the volunteer fire department of the city. Its fire insurance business was conducted for the purpose of supporting the organization, and the apparatus and property of the fire companies were pledged as securities for their policies, as well as the personal credit of the trustees. The Fire Association was organized September 1, 1817, and a charter was granted March 27, 1820, but it was not until 1833 that the legislature so amended the charter as to relieve the trustees from personal liabilities. Its first President was Michael Fox, and the original Secretary was Caleb Carmelt. This probably the only proprietary company in existence which began business without a dollar paid in or subscribed.

The business was purely a local one until 1838, when the charter was so amended as to permit the Association to transact a general insurance business. When, in 1870, the city established a paid fire department, the Fire Association became a stock company, with a capital of $500,000, and its stock was distributed among the forty-eight companies comprising the Association, and either divided among the members or sold for their benefit. The great Philadelphia fire of 1850 marked an event in the history of the Fire Association. Finding itself with but $100,000 to meet its losses in that fire, its thirteen trustees forthwith issued a joint note, making themselves individually liable, secured the ready money, and paid all losses in full in cash. This prompt action elicited the confidence and sympathy of the community, the result being that business poured in and the accumulations of thirty-three years that had been burned were replaced in four years.

Volunteer fire companies became a memory on January 3, 1871, when the Fire Bureau was added to the official departments of Philadelphia. The Fire Association was adjusted to the revolution, modeled anew, and its stock went up with a bound. No cause is this for amazement. On the company's capital of $500,000 the dividends, forty per cent, are unequaled in the circle of insurance, while the assets are at this time $5,581,243.06. The present officers of this vast concern are: E. C. Irvin, President, and B. T. Herkness, Secretary.

E. C. IRVIN

PRESIDENT OF THE FIRE ASSOCIATION OF PHILADELPHIA.

Mr. E. C. Irvin had held the office of Vice-President of the Fire Association from 1884 up to 1891, when he was elected to the presidency. Seldom has a fire underwriter more deserved promotion. When he first became its Vice-President he found that he had undertaken a large task. For several years prior to 1884 the venerable institution had been progressing backward. It had maintained many small general agencies, and as the losses and expenses considerably exceeded 100 in 1881, '82 and '83, the dividends had commenced an inroad on the net surplus. Mr. Irvin at once proceeded to reörganize the agency system, giving attention to the loss ratio meanwhile. The second year of his vice-presidency was marked by a large reduction in losses, and the year following the surplus commenced to recuperate. The progress steadily continued from that time on, which means that the Fire Association has grown

stronger, larger and better from then till now. Referring to the figures of seven years ago, we find that Mr. Irvin has already added three-quarters of a million to the company's assets and a half million to its net surplus, besides paying annual dividends of forty per cent. He was born near Harrisburg, Pa., May 22, 1839, and when a youth taught school. Leaving this for the iron business, he soon became Manager of the celebrated Duncannon Iron Company, and continued as such for several years. The experience he obtained in this business eminently fitted him as a fire underwriter and his subsequent career has demonstrated his ability in that line. In 1869 he engaged in the insurance business as Special Agent for Pennsylvania of the Germania Fire of New York, with which he remained until the fall of 1874. He then became General Agent of the Phœnix, of Hartford, making his headquarters in Philadelphia, and, with the exception of New York, covered all the territory along the Atlantic coast from Lake Erie to the Gulf. He continued with the Phœnix, doing most excellent work as Inspector, Adjuster and Agency Manager until February, 1884, when he was offered and accepted the vice-presidency of the Fire Association, a position he held until elected President of the same.

BENJAMIN THEODORE HERKNESS

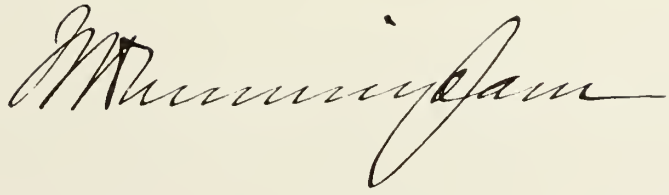
SECRETARY OF THE FIRE ASSOCIATION OF PHILADELPHIA.

There are few men who show such fitness for their avocation, in that they are wide-awake, progressive and reliable, as Benjamin T. Herkness, Secretary and Treasurer of the Fire Association of Philadelphia. For many years he has had practical experience in the insurance business, and as an underwriter is well known. Mr. Herkness was born in Philadelphia, Pennsylvania, May 31, 1843, and has resided in that city all his life. His father, B. Leander Herkness, is now living, but the mother, Mary J. (Lodor) Herkness, died in 1871.

B. Leander Herkness and his brother, Alfred M., originated the horse auction business in Philadelphia early in the forties, by holding regular weekly sales. Later they became the largest importers of Jersey and Guernsey cattle, Shetland ponies, etc., in the state. In his boyhood days he attended the public schools and then took an ordinary course in the Central High School. His career at school was a little out of the ordinary, for he was sent home and suspended quite frequently. A week after leaving school he entered the employ of "James B. Rodgers Printing Company," as he was anxious to get a practical business experience, and one year later, or in 1861, left that company because they would not admit him to the firm.

In 1871 Mr. Herkness entered the employ of the Fire Association with general duties in the home office, and advanced step by step until he was elected Secretary and Treasurer in 1890. Mr. Herkness was made Past Grand of the Odd Fellows in 1886, and is a Mason, a member of Blue Lodge, Chapter and Commandery. He has traveled over the eastern part of the United States and over the British Isles. In religion he is a Presbyterian, having joined that church in 1862. In politics a Republican.

On the 2d of April, 1874, he married Miss Virginia Palmer Field, of a prominent family of Pennsylvania. Mr. Herkness has always been associated with musical organizations, is a member of Mendelssohn Club, of which he was Vice-President and President and of which he is now "honorary member," the first and only one the club ever had. He is also a member of Utopian Club, of Philadelphia.



WILLIAM H. CUNNINGHAM

WESTERN MANAGER OF THE FIRE ASSOCIATION OF PHILADELPHIA, PENNSYLVANIA.

The record of William H. Cunningham's life is one of interest, for it shows what can be accomplished when one possesses the determination to forge ahead and has the wisdom to make the most of the opportunities which present themselves. In the midst of the failures and disasters of life it is a pleasure to review his career and recognize the push and determination which have been brought to bear to yield such good returns. Mr. Cunningham's services as Manager of the Fire Association of Philadelphia, Pennsylvania, have been characterized by a noticeable devotion to the welfare of the company and for integrity and fidelity to every trust.

He claims Pennsylvania as his native State and was born in Harrisburg, November 6, 1838. After receiving a good, practical education in the common schools, he entered Harrisburg Academy, where he remained one term. Later he moved to Dubuque, Iowa, and in April, 1859, engaged in the insurance business with Mr. Allison, who was at that time local agent, representing the Unity of London, Continental of New York, Security of New York, Phenix of Brooklyn, and others. From that time up to 1862 he gained much valuable experience in insurance matters, and became well known as a wide-awake, thorough-going man of affairs.

In the month of June, 1862, he went to Chicago, and was the first clerk employed by J. R. Payson, who at that time established the Western Department of the Security Insurance Company of New York. His unusual business acumen and great industry resulted in his being made Assistant General Agent in 1864, and in 1867 he succeeded to the Western management of the company. With many other substantial companies the Security succumbed to the large losses caused by the great fire of Chicago in October of the year 1871.

In 1872 Mr. Cunningham was made General Agent of the Fire Association and American Fire Insurance Company, both of Philadelphia, the latter withdrawing its department in 1884, the Fire Association continuing up to the present time. In his conduct of insurance matters and in the various relations of life Mr. Cunningham has acquired a worthy name, and, although he is but just in the prime of life, is old in experience. He is alive to all the general topics of the day, takes considerable interest in public affairs, and has many warm friends. He is a member of the Union League and Kenwood clubs of Chicago.

FIREMAN'S FUND

THE INSIDE HISTORY OF CALIFORNIA'S GREATEST INSURANCE COMPANY.

Underwriting, while of ancient origin as a protector of maritime ventures, is of comparatively recent development so far as fire insurance is concerned. Particularly is this the case in California, where history is all young.

Thirty-four years ago but one local fire insurance company existed in California—the San Francisco Insurance Company—a small concern writing no risks outside the city of San Francisco.

At this time Wm. Holdredge, a man of fertile brain but no underwriting knowledge, conceived the idea of organizing a local fire insurance company to do a general business throughout the coast in all cities having fire departments, and to be called the Fireman's Fund Insurance Company.

He broached the subject to several merchants, by whom it was favorably regarded, and on August 15, 1862, the incorporation papers were filed.

It appears, however, that something prevented the perfecting of this organization at that time, for on May 3, 1863, new incorporation papers were executed and filed by the following named parties:

Henry Dutton, Daniel N. Breed, A. Himmelmann, R. H. Waller, Joseph H. Moore, James H. Cutter, Michael Lynch and William Holdredge, names well known to the older residents of San Francisco, but all of whom have, we think, now passed over to the silent majority.

These incorporators evidently thought that "in a multitude of counselors there is safety," for its $200,000 of capital was intrusted to the management of a board of fifty directors.

In scanning this list we find the names of many who were formerly and some who are still prominent in our community. John Barton, Samuel Brannan, E. Detrick, Henry L. Dodge, Arthur M. Ebbets, James C. Flood, B. M. Hartshorne, A. C. Nichols, William Norris, James Phelan, Louis P. Sage, Captain John Short, David Scannell, J. M. Shotwell and J. C. L. Wadsworth were all included in the list.

Mr. Barton has ever since and still holds the place as a director and member of the company's executive committee.

Our late Governor, Washington Bartlett, then County Clerk, attested and filed the document. William Holdredge was elected President and Charles R. Bond, the then retiring City and County Assessor, was chosen Secretary.

The organization of the Fireman's Fund Insurance Company illustrates the fact that underwriting was then a matter of experiment, rather than a science, for, like many other pioneer institutions, this company was launched with the idea of operating upon a patent plan, which was afterward found to be entirely impracticable. This idea, which doubtless suggested the name, was to donate a portion of its net earnings from each city to the charitable fund of the volunteer fire department of that city, and then by prominently displaying upon each house insured by it a tin plate bearing the legend, "Insured in the Fireman's Fund," they calculated to secure the undivided efforts of the fire boys to protect that particular building, to the neglect and confusion of those not so fortunate as to possess one of these patent fireproof policies.

At the end of the first year, the impracticability of this plan being apparent, Mr. Holdredge resigned to organize another insurance company upon another patent scheme,

and Samuel H. Parker, a prominent and very popular citizen, was elected President. The company prospered under the new management, and on April 4, 1865, its capital was increased from $200,000 to $500,000, the charitable fund donation feature was abandoned and the company settled down to legitimate underwriting.

By the sudden death of Mr. Parker, early in 1866, the company was left without a President, and on May 3d of that year W. B. Bourn, the Chairman of its Executive Committee, was elected Honorary President, and David J. Staples was selected for Vice-President and Manager. The following year Mr. Bourn retired, and Mr. Staples was elected President, a position which he has ever since held, with constantly increasing credit and popularity to both himself and the company.

In May, 1867, it was decided to establish a Marine Department, the business of the company having heretofore been exclusively fire insurance. William J. Dutton was selected to introduce and manage this department, which has since been a continuously profitable one to the company under the management of Mr. Dutton and his successors, he having meantime filled the various positions of Marine Secretary, Assistant Secretary, General Secretary and Vice-President and Manager, which he now occupies.

Up to 1868 the business of the company had been confined to the Pacific Coast states, but in that year it was decided to extend its operations throughout the United States. George D. Dornin, a gentleman of experience in the Pacific Coast agency field, was engaged as General Agent. President Staples visited the East, and after looking over the field, selected as Eastern managers Messrs. Skeels, Bowers & Boughton, who established an extensive agency system, reporting to them at New Nork. Mr. Skeels was the retiring Insurance Commissioner of New York, a man ranking high in ability and experience; Mr. Bowers was the Secretary of a local insurance company, and Mr. Boughton had had experience in the field. Of this firm the only member now living is Henry E. Bowers, the present American manager of the North British and Mercantile Insurance Company, well known throughout the insurance fraternity as one of the brightest of New York's underwriting talent.

The company's marine interests were placed in the hands of Messrs. Lawson and Walker, who took a joint marine agency of three California companies, the Union, Occidental and Fireman's Fund, and, under the title of the California Insurance Union, established a system of agencies which transacted an active marine business at almost every seaport from Canada to Texas, also at London and Liverpool. Mr. Walker of above firm is still prominent in New York underwriting circles, being the senior member of the underwriting and adjusting firm of Walker & Hughes.

On October 9, 1871, the company received its baptism of fire—the city of Chicago was laid in ashes, and with its burning buildings disappeared the assets of many insurance companies, including every Chicago local. Of the five California companies represented there, three collapsed, the fourth paid its losses dollar for dollar, but, disheartened at an experience which had cost it so dearly, at once withdrew all its Eastern business, and restricted itself to the diminished honors and revenue of a local business. The Fireman's Fund alone recognized in this gigantic disaster one of the natural, although severe, incidents which it was organized to meet, and at once prepared to pay its obligations.

President Staples and General Agent Dornin were at once dispatched to Chicago, and soon telegraphed home that the company's loss would exceed half a million dollars. Although this amount was more than its entire capital, its directors were not daunted,

but immediately levied an assessment of fifty per cent, and instructed Messrs. Staples and Dornin to settle the losses and draw for same as fast as adjusted. Within 60 days these losses, aggregating $529,365, were all settled, and President Staples returned home, bringing with him a document signed by every Chicago claimant, complimenting the company upon its prompt and satisfactory settlement of its losses. Having shown by this crucial test that the policies of this California company, like the product and currency of its home, were "pure gold," the Fireman's Fund bounded into popular favor, its policies being eagerly sought and its business rapidly increasing.

A year later, just as its officers were congratulating themselves that the Fireman's Fund was fairly launched upon the high road to prosperity, but before its Chicago wounds had scarcely commenced to heal, in November, 1872, the Boston fire called upon it for nearly a quarter of a million more. These losses also were promptly met, and for nearly ten years thereafter the Fireman's Fund remained the only Pacific Coast company having a single agency east of the Rocky Mountains. Later on, various California companies, emboldened by its success, established Eastern departments, or undertook to do an Eastern business through the direct appointment of Eastern local agents, experimented with the business so long as it was profitable, and retired when overtaken by disaster, again leaving the field to the single occupancy of the Fireman's Fund Insurance Company.

The Occidental Insurance Company, one of the partners in the California Insurance Union, having failed in the Chicago fire, and the Union Insurance Company having at the same time retired from the East, the Marine Syndicate, known as the California Insurance Union, was dissolved, and the Fireman's Fund's Eastern business was thereafter restricted to fire insurance.

Three years after the Boston fire the Fireman's Fund was called upon to pay its largest single Pacific Coast loss, through the burning of Virginia City on October 26, 1875; its loss in this fire was $163,984, and the only annoyance which its stockholders experienced as the result of this rather heavy draft upon its surplus was the passing of one quarterly dividend, which, however, was made up by a double dividend three months later. Since that time the company has never skipped a dividend, nor failed to show a healthy increase in both assets and net surplus at the end of each succeeding year.

In 1873 the company extended its business to the Sandwich Islands and placed its agency in the hands of Messrs. Bishop & Co., representatives of the Bank of California at Honolulu. This agency was given fire and marine departments and developed an active business for the company throughout the islands, which it has ever since maintained.

It being seen immediately after the Chicago fire that the entire field east of the Rocky Mountains was too large to be satisfactorily handled by the New York branch, the district was divided, the Atlantic States being left in the hands of Messrs. Skeels, Bowers & Boughton, while a new department was created to include the Mississippi Valley States, over which Thomas S. Chard was selected Manager, with headquarters at Chicago.

In March, 1876, the firm of Skeels, Bowers & Boughton being dissolved, the entire field was placed in the hands of Mr. Chard, who for ten years thereafter managed the district from his Chicago office. In 1885, the business having grown to proportions manifestly too large for the successful supervision of a single manager, it was again

divided and an Eastern department established to include New England and the Atlantic States, and placed in charge of Chas. W. Kellogg, Vice-President and Manager of the Shoe and Leather Insurance Company of Boston, an underwriter of experience and ability. Mr. Kellogg established his headquarters at Boston and under his care, supplemented by that of A. K. Simpson, his efficient Assistant Manager, the business of his department has more than quadrupled in the past ten years, and with a result alike flattering to himself and the company.

Meantime the volume of premiums in the field retained by Manager Chard increased rapidly, until now he and his popular Assistant Manager, Mr. S. T. Collins, have reporting to them, in the Central Department, a larger business than was formerly written in the district covering both that and the Eastern Department, when it was all reporting to Chicago.

In 1873 Mr. Bond, who had been the company's Secretary from the time of its organization, was given charge of its financial department, and George D. Dornin, theretofore the company's General Agent, was elected Secretary, and William J. Dutton, the company's Marine Secretary, was elected Assistant Secretary. Mr. Dornin's marked ability and thorough acquaintance with the agency business was an important factor in the rapid and yet safe growth of the company's business which immediately ensued. In 1881 Mr. Dornin resigned to accept the Pacific Coast management of an English company, and Mr. Dutton succeeded him as General Secretary. His acceptance of this office made it necessary that a practical marine underwriter should be found for the marine department, and N. T. James, a graduate of Annapolis, who had also had experience in marine underwriting, was elected Marine Secretary. Mr. E. W. Carpenter, formerly the company's agent at Helena, Mont., and afterward for five years first a traveling and then a resident special of the company, was at the same time elected Assistant Secretary.

In 1886 the flattering offer of the management of a quartet of large English companies made to Mr. Carpenter caused his retirement from the company, and Bernard Faymonville, who had for four years previously been acting as the comany's leading Special Agent, was elected Assistant Secretary. At the same time Secretary Dutton was given the further title of Second Vice-President, in order that the company might always have an executive head on duty in the absence of the President, the office of First Vice-President being held by one of the directors as an honorary position.

In 1888 the Union Insurance Company having lost its President through death, Mr. James was elected as his successor, and the Fireman's Fund lost its Marine Secretary. This position remained vacant until 1891, when it was handsomely filled by the appointment of J. B. Levison, the Marine Secretary of the retiring Anglo-Nevada Insurance Company, whose marine business the Fireman's Fund took over with its Marine Secretary. In May, 1890, the death of Alpheus Bull, who had for many years held the office of Honorary Vice-President, left that office vacant, and William J. Dutton was elected Vice-President and Manager, Bernard Faymonville being elected Second Vice-President and Secretary and George H. Tyson Assistant Secretary. The office of General Agent was at this time created, and Stephen D. Ives, who for ten years had been representing the company in the field as Special Agent and Adjuster, was selected for this position, and located at the home office, with general supervision of the company's special work.

In 1892 Mr. Tyson resigned to accept the management of the Pacific Coast

Department of a prominent New York company, and Louis Weinmann, who had ably represented the company first as a local agent and then for four years as Special Agent, was elected Assistant Secretary, and still retains the position.

In April of this year the California Insurance Company retired from business, after an honorable and successful career of nearly thirty years, and the Freman's Fund reinsured its entire Pacific Coast business, fire and marine, aggregating nearly $500,000 premiums.

In the same month, learning that the Home Mutual Insurance Company, the next oldest Pacific Coast company, with a large surplus and profitable business, was negotiating to reinsure and retire the Fireman's Fund, purchased the entire stock of the company at a large premium, equipped it with a Marine Department, using the marine business of the California as a nucleus, and it has since continued in business, an active and profitable adjunct to the Fireman's Fund.

The following October the Union Insurance Company discontinued marine underwriting, and its entire marine business was taken over by the Fireman's Fund—as was also the Oregon and Washington business of the retiring North West Insurance Company of Oregon.

In 1894 two more local companies, the State Investment and Oakland Home, retired from business and the Fireman's Fund reinsured the Oregon business of the former and the entire business of the latter, covering the field between the Mississippi River and the Pacific Ocean.

In 1895 the last remaining California local company, the Sun of California, retired, its fire risks being assumed by the Fireman's Fund and its marine risks by the Home Mutual.

In this year, also, the State Insurance Company of Salem (Oregon)—the last remaining Pacific Coast company—placed its outstanding business in the hands of the Fireman's Fund Insurance Company and retired, leaving only that company and its associate, the Home Mutual, remaining of the score or more of local companies which have from time to time competed for the business of our citizens.

Up to 1895 the growth of the business of the company was so constant and satisfactory that its officers neither felt inclination nor found time to consider the question of a further extension of its field, but in the summer of 1895 Vice-President Dutton, with Manager Kellogg, made a tour of the Southern States, which resulted in the establishing of a Southeastern Department, including the States of North and South Carolina, Georgia, Florida and Alabama, and which field was placed in charge of Edgar S. Wilson, Secretary of the Macon Insurance Company, of Macon, Georgia, a man of long experience in that field as a capable and successful underwriter.

Mr. Wilson's department has been in operation only six months, but its speedy growth and excellent results thus far give promise of a future which will reflect credit upon Mr. Wilson and the company.

In 1895, it becoming apparent that the company could extend its marine field to good advantage, it was decided to reopen an Eastern Marine Department. Mr. Levison visited the East, and after a careful consideration of the merits of the many applicants, selected as Manager for the company Joseph Hadley, Deputy Underwriter of the New York Department of the London Assurance Corporation. This department has been running now for only a few months, but already the volume of business has so far exceeded the company's expectations that it is evident that ere long this department will become a prominent factor in the company's prosperity.

The history of the Fireman's Fund Insurance Company is a record of high prosperity mixed with serious adversity; a triumph of merit and grit over the disasters incident to the experimental growth of a pioneer organization, its early history illustrating and its later avoiding the dangers to which all inexperienced underwriting institutions are subject.

Organized in 1863 with a capital of $200,000, this was in 1865 increased to $500,000. In 1871 the Chicago fire called for an assessment of $250,000, and in 1873, after the Boston fire, the capital was reduced to $300,000. In 1880 this capital, proving inadequate to its large business, was increased to $750,000, and in 1886 was again increased to a round $1,000,000, where it now stands. The privilege of subscribing for this last increase at $30 premium per share was distributed pro rata among the company's stockholders, and such as did not care to take their shares found ready purchasers for their option at a still greater premium.

The history of underwriting shows that not one insurance company in twenty passes its first decade of life, and that scarcely one in one hundred becomes permanent, and the Pacific Coast has been no exception to this rule, for of twenty-five local companies organized in California and nearly half as many more in Oregon and Washington, only the Fireman's Fund and Home Mutual remain, and these two are practically one, for the stock of the Home Mutual is owned by the Fireman's Fund.

These dead companies have represented all sorts in size and influence, from the Anglo-Nevada, with its $2,000,000 of paid-up capital, and the old Pacific, with its overshadowing influence, down to the Builders' or California Farmers' Mutual, with gall for capital, and who each depended for influence upon the mistaken prejudice of a class of dupes to whom they both proved faithless in the time of trial.

This score of dead companies with their various grades of financial strength and underwriting management—some of them officered by underwriters of marked ability—possessed one common weakness—they were "quitters." They regarded underwriting not as an exact science, which if properly applied was as safe as banking and not more profitable, but as a speculation—a sort of gambling venture, which, with an average profit of 5 per cent throughout the field, could yet in their case stand a 15 or 20 per cent rebate to stockholders and friends and still have a margin left; and when results showed their error, instead of blaming themselves and practicing self-denial and stopping their rebates, they denounced their officers as incompetent or the business as unprofitable, and sold out to the highest bidder for cash.

The Fireman's Fund pursued exactly the opposite course. Its Presidents have been New England men and the same class has largely dominated its Board of Directors, and has given to its policy the straightforwardness peculiar to that people; and its patnons, well knowing that, the Fireman's Fund having pledged itself to a system of rates, it was useless to attempt to secure from it any concession from those rates, yet, depending upon its "square-toed" honesty for an honest settlement of an honest loss, preferred its policy at full rates to that of less exacting and more pliable competitors with a less rugged reputation for square dealing.

Thus the Fireman's Fund, by energy, activity and a good reputation, has steadily forged ahead, showing each succeeding year for the past twenty years an increase in premiums, in assets and in net surplus, until it is now the largest American company west of New York in assets, in surplus, in business transacted and in the number of its agents.

D. J. Staples

With its growth it has also maintained the respect of its fellows in the business, and the pardonable pride with which Californians regard this favorite California company is shared by the officers and directors of those less fortunate companies who have from time to time retired, for of the eight Pacific Coast companies which have ceased business in the past five years, five turned over their entire business and the remaining three each a portion of its business to the Fireman's Fund.

The Fireman's Fund is now the largest American company west of New York in cash assets, in net surplus, in the volume of business written and in the number of its agents. Its interest account from its investments more than pays its dividends, so it carries all its underwriting profits to its surplus for the protection of its policy-holders.

It pays 12 per cent per annum dividends upon the par value of its stock, and it has not skipped a dividend in twenty years. California may well be proud of the Fireman's Fund.

DAVID J. STAPLES

PRESIDENT OF THE FIREMAN'S FUND INSURANCE COMPANY.

David J. Staples is a native of Massachusetts, having been born in Medway, in that State, May 3, 1824. As with the majority of the New England youth of that period, he had his own fortune to carve. Before he had reached the age of eleven years both his parents died, leaving David and his two sisters orphans. Feeling loth to live by the kindness of relatives, the boy, at the tender age of eleven, secured work in a cotton factory, and besides earning his own living assisted his little sisters. After two years of hard work in the factory he packed his bundle and started out to better his fortune, and, if possible, obtain an education. After an all-day walk he secured work from a farmer, his compensation being his board and clothes, schooling three months in the winter, and a new suit of clothes at the end of three years' service.

At the age of eighteen he apprenticed himself to William Mason, of Taunton, Mass., to learn the trade of a machinist. Having served his time there he subsequently worked at his trade in Newton, Boston, Springfield and Salem, until 1849, when the gold find in California started him to this coast, which he reached after a journey of six months across the plains, helping to lay out, as he expresses it, the route later followed by the railroad. His first business venture in this State was freighting with pack mules from Stockton to the miners in Tuolumne County.

In the spring of 1850 he purchased a Spanish grant on the Mokelumne river, which he at once improved, and soon started East for his family, which consisted of his wife and an infant daughter he had never seen, and with them he returned to California in January, 1851, and for ten years thereafter was a prominent figure in the industrial and political development of San Joaquin County, being one of the organizers of the Republican Party in Stockton, and a delegate to Washington in 1861 at the first inauguration of President Abraham Lincoln.

When, after Bull Run, Washington was approached by the victorious rebels, he joined the guard of honor which then enlisted to protect the nation's capital, and one of his most highly prized mementoes is his honorable discharge from this service, bearing the personal autograph of President Lincoln.

On May 3, 1866, he was elected Vice-President and Manager of the Fireman's Fund Insurance Company and a year later was made its President, and since that date

Wm. J. Dutton.

has ably presided over the destinies of that company, and his ability in management and courage, shown particularly during the trying times of the Chicago and Boston fires, have been of the greatest benefit to his company. He served many years as President of the Board of Fire Underwriters.

Mr. Staples, while in no sense a politician, has ever shown himself a public-spirited citizen, and everything looking to the public good finds in him a ready and earnest worker. He has occupied the position of Justice of the Peace of San Joaquin County, Vice-President of the State Agricultural Society, Port Warden of San Francisco, and Vice-President of the Society of California Pioneers, during the incumbency as President of the late James Lick, whose friend and confidant he was for many years, and whose munificent bequests to the society were largely due to the influence of Mr. Staples. He is also a popular member of the G. A. R.

For two years the precarious condition of Mr. Staples' health has been a constant source of anxiety to his friends, but this summer shows a marked improvement and encourages the hope that he may be restored to renewed health and usefulness.

Mr. Staples is not lacking in the financial fruits of his extensive business career, and is rich in the friendships earned by a long, honorable and useful life.

WILLIAM J. DUTTON

VICE-PRESIDENT OF THE FIREMAN'S FUND INSURANCE COMPANY.

William J. Dutton was born in Bangor, Maine, January 23, 1847. His father started for California in 1849, and in 1855 sent for his wife and family, including the subject of this sketch.

Mr. Dutton grew up in San Francisco, first taking a public school course, after which he attended the City College, then a flourishing educational institution, where he took a college course in the classics and higher mathematics.

His father, Henry Dutton, whom many of our readers will well remember as one of our prominent and highly esteemed citizens, was one of the original incorporators of the Fireman's Fund Insurance Company, and served for many years as its Vice-President, and it is, therefore, not surprising that when his son cast about for a business opening he should gravitate toward underwriting.

In January, 1867, he obtained a position, at the foot of the ladder, in the office of the agency of the North British & Mercantile Insurance Company. He remained there until May, 1867, when, the Fireman's Fund Insurance Company having decided to establish a Marine Department, he was chosen as marine clerk.

At that time there were four other locals doing a marine business, and two or three agencies, which, however, were not actively pushed and did only a limited business. The locals did practically all the business, of which the principal portion was by steam and sail from New York, the nearest approach to an overland railroad then being the Pony Express. The Marine Department was a success, and a source of profit from the start, and has continued so ever since.

In 1869, Mr. Dutton was elected Marine Secretary, and so remained until 1873, when, for convenience's sake, his title was changed to Assistant Secretary, he, however, retaining special charge of the Marine Department.

In June, 1881, upon the retirement of the former Secretary to accept the manage-

Bernard Faymonville

ment of an English agency, Mr. Dutton was elected General Secretary of the company.

In 1886 the title of Second Vice-President was created and Mr. Dutton was elected to this office in addition to that of Secretary, and in 1890 he was elected Vice-President and Manager, which position he still holds.

A student by Nature, and successively drilled, first in marine and then in fire underwriting, Mr. Dutton's business experience has been more general than that of any other Pacific Coast underwriter, and his ability has been liberally recognized by his associates in both branches.

In 1876 Mr. Dutton was placed upon the Committee of Adjustments of the Board of Marine Underwriters and in 1888 was elected President of the Board and still holds both positions, having been continuously re-elected.

He served almost constantly as an officer or member of the Executive Committee of the Fire Underwriters, during the life of the Pacific Insurance Union, and in the present cut rate war has been prominent among the conservative element which has been laboring to reconcile the discordant radicals and protect the business from ruin, having served last year as President and now acting as Vice-President and Chairman of the Executive Committee of the Board of Fire underwriters of the Pacific.

His ability and reliability as an underwriter places Mr. Dutton in the front rank of the profession, and his uniform courtesy and urbanity make him extremely popular both in and out of insurance circles.

BERNARD FAYMONVILLE

SECRETARY OF THE FIREMAN'S FUND INSURANCE COMPANY.

Bernard Faymonville, Secretary of the Fireman's Fund Insurance Company, was born in the State of Illinois, and his early education was obtained in that State. His first knowledge of the insurance business was secured in the office of a real estate and insurance broker in the City of Chicago, where he placed risks in addition to his other duties.

In 1877 he came to California and settled in the town of Fresno, in Fresno County. Shortly after locating there, he secured the local agency of forty-three insurance companies, and, by hard work and strict attention to business, he succeeded in building up one of the largest local agencies in the State.

In 1881 the Fireman's Fund Insurance Company, recognizing his ability as an underwriter, tendered him the position of Special Agent and Adjuster, which he accepted and retained until the early part of 1887, when he was appointed Resident Special Agent of the same company and assigned to the duties of the retiring Assistant Secretary. In July of the same year he was elected to the office of Assistant Secretary, and in October, 1890, was elected General Secretary, to which, in August, 1893, was added the title of Second Vice-President.

While full of energy and work, Mr. Faymonville's character as a careful and painstaking underwriter make his services of great value to his company and to his profession, in the conservative councils of which he is always prominent. He has repeatedly served on the Executive Committee of the Pacific Insurance Union, and successively filled the positions of Secretary, Vice-President and President of the Fire Underwriters' Association of the Pacific.

Thomas J. Chard.

THOMAS SEPTIMUS CHARD

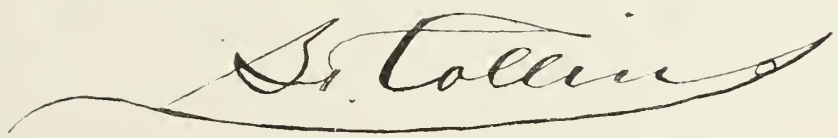
MANAGER CENTRAL DEPARTMENT FIREMAN'S FUND INSURANCE COMPANY.

Thomas Septimus Chard, seventh son of William and Mary Chard, was born in Buffalo, New York, August 15, 1844. His parents were natives of England. Chard-Somerset was the home of his paternal ancestors, and his mother was born in Long Buckby, famous in Cromwellian times. Mr. Chard's parents died when he was ten years of age and his school days ended when he was fifteen. His first employments were in banking and transportation business, and in 1864 he came to Chicago and engaged with F. A. Howe, then agent of the Goodrich line of steamers. In 1865 Mr. Chard's uncle, Thomas Goodman, organized the Lumberman's Insurance Company of Chicago, and in 1867 he became connected with that company. The Fireman's Fund Insurance Company established in New York an Eastern Department in 1869, and in 1870 the Managers, Skeels, Bowers & Boughton, employed Mr. Chard to plant agencies in the West. The Chicago fire, occurring in October, 1871, made the establishment of a Western Department seem desirable to the company and Mr. Chard was placed in the responsible position of Manager July 1, 1872, which position he has filled continuously since that date. In 1875 the Eastern and Western departments of the company were consolidated and Mr. Chard was given the position of General Manager for all states east of the Rocky Mountains. The Union Insurance Company of San Francisco gave to him the same jurisdiction in 1880. The growth of the business necessitated further changes in 1885 and the reëstablishment of an Eastern Department, since which Mr. Chard has held his original jurisdiction for the Fireman's Fund. In 1879, the Western States being practically without any organization for the control of the general business, Mr. Chard became interested in a plan to establish such an association, and gave freely of his time to the work of organizing what afterward became famous as The Union. His letter, reporting the success of the preliminary movements, contained a call which drew the members of that association to the first meeting. Mr. Chard has been twice President of the Union. Mr. Chard married as his first wife Mary, daughter of Cromwell Chase, a banker in the early days of Galena, Illinois. She died in 1876, and his second wife was Adaline Peabody Whitney, of Waltham, Massachusetts, a direct descendant of John Whitney who founded Watertown, Massachusetts. In politics Mr. Chard is a Republican, and for many years he was an intimate friend of Professor David Swing, with whose religious views he largely sympathized.

SYDNEY TENISON COLLINS

ASSISTANT MANAGER OF THE CENTRAL DEPARTMENT OF THE FIREMAN'S FUND INSURANCE COMPANY.

Since the tide of immigration first set toward America perhaps no class of people who have found homes upon her shores have done more to build up her interests or contribute more to her relative importance and national prosperity than the wide-awake, stirring and progressive Irishmen who have come here to enjoy freedom of thought and independence of action. Sydney T. Collins, Assistant Manager of the Central Department of the Fireman's Fund and Home Mutual Insurance companies, is a native of the Emerald Isle, born November 19, 1857, and is a man who possesses all the admirable characteristics of those of that nationality. He is now a resident of Hinsdale, Illinois, where he is popular both in social and insurance circles.



In the year 1872, when but a lad of fifteen, he left home and friends to seek his fortune in the New World. He first entered the office of the Phœnix Assurance Company of London, at Montreal, Canada, and in 1879 went to Chicago, where he became connected with the Western Department of the Commercial Union Assurance Company, under the management of C. F. Mullins. In 1887 he left the services of that company and accepted the Western management of the Anglo-Nevada Assurance Corporation of San Francisco.

Energy and vigilance were the essential qualifications of his calling and Mr. Collins possessed these good points to such a degree that his true worth was soon recognized, and on the admittance of the Caledonian Insurance Company to this country he was appointed Manager of the Western Department of that company at Chicago. Afterward he moved to Philadelphia and became Assistant United States Manager of the same company. Upon the amalgamation of the Caledonian and Niagara companies under Niagara management at New York, Mr. Collins retired and returned to Chicago in February, 1893. He had charge of insurance matters at the World's Columbian Exposition during the Fair and acted under the Insurance Auxiliary Committee. At the close of the Fair he entered the service of the Fireman's Fund Insurance Company, as Assistant Manager of the Central Department at Chicago.

Mr. Collins is married and has two children. He is a Republican in politics and has ever advocated the principles of that party. In religion he is an Episcopalian. His brother, Edward Tenison Collins, is Resident Secretary for Ireland of the North British and Mercantile Insurance Company at Dublin.

CHARLES WETMORE KELLOGG

MANAGER EASTERN DEPARTMENT FIREMAN'S FUND INSURANCE COMPANY.

Charles Wetmore Kellogg, Manager of the Eastern Department of the Fireman's Fund Insurance Company, at Boston, comes of Scotch ancestry, his progenitors first settling in Connecticut in 1652. Later, descendants settled in different parts of the United States and our subject is of the New York branch of this family. His father, Morris Kellogg, was born at New Hartford, Oneida County, New York, in 1804, and made his home there until 1830, when he moved to Ashtabula County, Ohio, where Charles Wetmore Kellogg was born May 30, 1839. In this county the latter's childhood and youth were passed.

When the civil war broke out in 1861, young Kellogg promptly responded to the President's call for three months' volunteers, and later enlisted with the 29th Ohio Volunteers for three years' service. He was soon promoted to the rank of Lieutenant and remained with his regiment about a year, when he was detached to serve on the staff of the General commanding the First Brigade, 2d Division, 12th Army Corps, enjoying the promotions in his regiment (where he held lineal rank) to First Lieutenant and Captain. He continued to serve as staff officer until the close of the war, when he was honorably discharged, after the grand review at Washington.

Soon after this new fields of action enlisted his interest and energy, and he moved to Pittsburg, Pennsylvania, where his business life commenced in the office of J. Gardner Coffin, as solicitor and inspector. Two years later he became a partner—the firm being Coffin & Kellogg - and this brought a commission for the organization of a Western

Department for the Franklin Fire Insurance Company of Philadelphia. This grew into a large and successful agency business, with headquarters at Pittsburg until April, 1872, when it was moved to Philadelphia. In 1874 the partnership was dissolved by limitation, Mr. Kellogg succeeding the firm as Manager, a position he retained until November, 1881, when he severed his connection with the company.

A few months later he became General Agent of the National Fire Insurance Company of Hartford, located at the home office; but before the first year had expired he was tendered the vice-presidency of the Shoe and Leather Insurance Company of Boston, to manage its fire business. Before this department could be fairly reorganized, the directors (in consequence of heavy marine losses) decided to reinsure the company's entire business and retire. In April, 1885, Mr. Kellogg was tendered the position of Manager for the organization of the Eastern Department of the Fireman's Fund Insurance Company, and this position he fills at the present time. The well merited success that has followed his efforts has been gained through principles of sound business integrity and conservative methods.

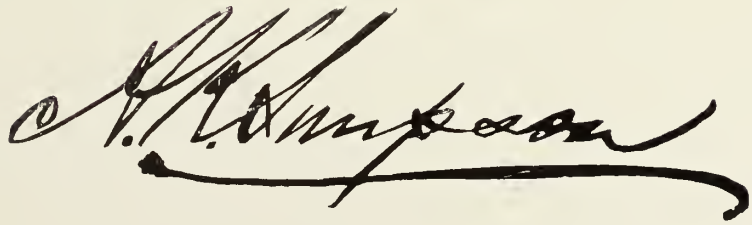
ARTHUR KENMERE SIMPSON

ASSISTANT MANAGER EASTERN DEPARTMENT FIREMAN'S FUND INSURANCE COMPANY.

There are few men in insurance circles who show as much fitness for their avocation, in that they are wide-awake, experienced, reliable and energetic, as Mr. A. K. Simpson, Assistant Manager of the Eastern Department of the Fireman's Fund Insurance Company, of San Francisco, California, at Boston, Massachusetts, and although a comparatively young man, possesses in an unusual degree the essential qualifications necessary to make a success of this calling.

Mr. Simpson is a product of the Buckeye State, born at Mill Creek, Mahoning County, August 27, 1855, and the son of Frank Simpson and Martha A. (Gilliland) Simpson. The parents resided in Mahoning County, Ohio, until the latter part of 1855, when they removed to New Castle, Pennsylvania, and thence to Allegheny City, that State, in 1861. When about fifteen years old young Simpson left school and was employed in the office of a railroad company for four years. He then entered the office of the Allemannia Insurance Company of Pittsburg, Pennsylvania, where he was employed in the various lines of office work, until about 1880. After that he entered the office of the Citizens' Insurance Company, of the same city, and remained with that company until it established its agency plant, when he was appointed Special Agent and established its agencies in the East and West.

Mr. Simpson continued with this company until September, 1887, when he left its service and entered the employ of the Eastern Department of the Fireman's Fund Insurance Company of California, as its Special Agent for the New England States, with headquarters at Boston. That position he retained until September, 1893, when he received the appointment of Assistant Manager of the department, and is the present incumbent of that office. In his religious views Mr. Simpson has always been a Protestant, and in politics he is with the Republican party. He has never married.



EDGAR S. WILSON

MANAGER SOUTHEASTERN DEPARTMENT FIREMAN'S FUND INSURANCE COMPANY.

The advent of the Fireman's Fund Insurance Company of California in the South was a notable event. While other Pacific companies had failed, liquidated or reinsured, the Fireman's Fund, now in its thirty-fourth year, has steadily grown, adding annually to its income, assets and surplus, until on the 31st of December, 1895, it was able to present a statement which entitled it to front rank in the fire insurance companies of the world. With gross assets of $3,449,095.88, it has a net surplus over all liabilities of $987,205.09. In its operations it covers the entire field from Boston to San Francisco. It has established a Southeastern Department at Macon, Georgia, and selected as Manager, Mr. Edgar S. Wilson. Under his intelligent direction the company is rapidly assuming the position to which it is entitled by its financial strength and long experience. The company is to be congratulated in having secured so able and progressive a Manager for the South as Mr. Wilson. It is an honor to represent the Fireman's Fund, and that company is honored in having such a representative.

Mr. Wilson was born in Athens, Georgia, in 1850, and there secured his education. Later he moved to Sparta, in the same state, and engaged in a large and successful mercantile business for some time. Always having a fondness for and possessing qualities eminently fitting him, he followed his bent, that of fire insurance, commencing as local agent for several prominent companies in that line, but still continuing his mercantile duties. In 1884 he relinquished merchandising and devoted his whole attention to insurance matters on a more extended and exclusive scale. Selling out, he removed to Macon, Georgia., where his experience and qualifications soon found proper recognition, becoming a member of the fire insurance firm of Cobb, Wilson & Cabaniss. In the year 1886 he organized the Macon Fire Insurance Company, since which time he has been a director in that company and its Secretary, Treasurer and General Manager. In October, 1895, he was appointed Manager of the Southeastern Department of the Fireman's Fund Insurance Company, embracing the States of Georgia, Alabama, Florida and North and South Carolina, with headquarters at Macon, Georgia, and has so far done a very successful business for the company.

He is an elder in the Tatnall Square Presbyterian Church of Macon, Vice-President of the Chamber of Commerce, and was for a number of years a Director and Treasurer of the Macon Public Library. For four years he was a member of the military staff of Governor of Georgia, with the rank of Lieutenant-Colonel. He is now and has been for three years Chairman of the Fire Commission of Macon, Georgia. He belongs to a class of young, active, enterprising and public-spirited citizens whom Macon has largely to thank, not only for the conspicuous place she holds commercially in the eyes of the world, but to whose principles, tact and good judgment cultured society there, as elsewhere, offers its profoundest respect and admiration.

LOUIS WEINMANN.

Louis Weinmann, Assistant Secretary of the Fireman's Fund Insurance Company, is the only "nat ve son" in the official staff of the company. His parents were pioneers and he was born at Benicia, California, in the early '50s, when that city was looked upon as the coming metropolis of the State.

Edgar S. Wilson

On reaching maturity, he engaged in business in his native city, and, attracting the attention of special agents in their search for locals, was induced to accept the agency of a number of insurance companies, prominent among them the Fireman's Fund, which local pride influenced him to make his leading company, and the thoroughness and intelligence of his work classed him among the company's "star" agents. Feeling unwilling to represent any company to which he could not give a volume of business sufficient to satisfy his ideas of what constituted good treatment, he finally concluded to restrict himself to a single company and accordingly returned the supplies of nine prominent companies, reserving only the Fireman's Fund, for which he, for a number of years following, did a large and very pofitable business.

In 1888 he was engaged as a Special Agent, and after traveling for three years was, in July, 1891, located at the home office as Resident Special Agent, and in January, 1892, elected Assistant Secretary, and still holds the office.

Mr. Weinmann is a thorough and painstaking underwriter, active alike in the office and among his associates.

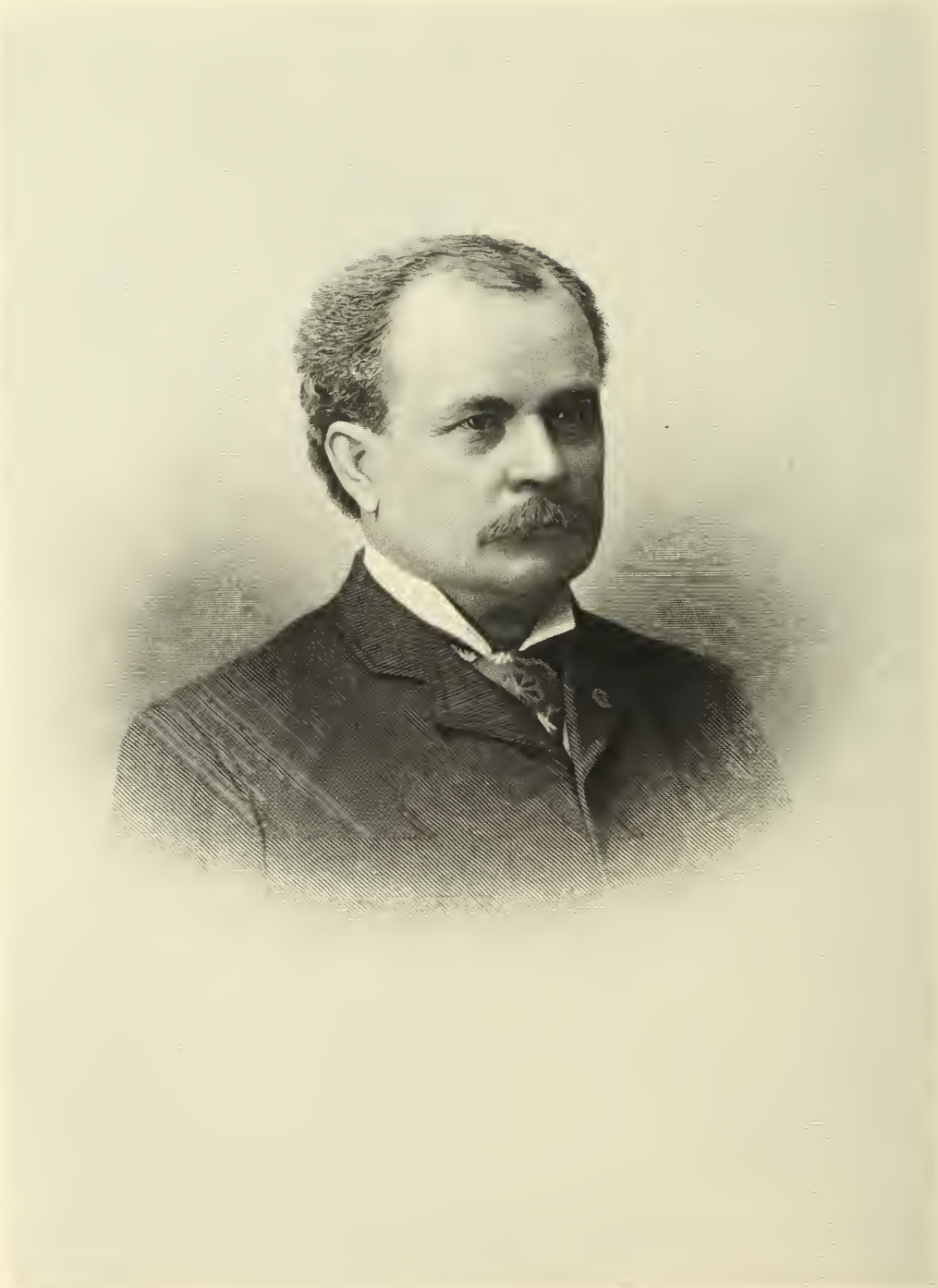
For the past three years he has efficiently served the Association of Fire Underwriters of the Pacific as Secretary and Treasurer.

J. B. LEVISON.

J. B. Levison, Marine Secretary Fireman's Fund Insurance Company, although not a native son of California, was born close to the border, having first seen the light in Virginia City, Nevada, in the early '60s when the Comstock Lode was turning out its millions, stocks were booming and Nevada was the greatest silver-producing State in the Union.

In 1875 he came with his parents to San Francisco, where he has ever since resided. He first entered the insurance business in 1878 as a junior in the agency of the New Zealand Insurance Company, but left this in 1880 to take a place as clerk in the Marine Department of the agency of Hutchinson & Mann, which was then doing a very large San Francisco local business. When the Anglo Nevada was incorporated, in 1886, he was engaged as its marine clerk and was shortly after elected Marine Secretary, which position he held until the company retired from business in 1890. Its marine business having been reinsured by the Fireman's Fund Insurance Company, they also secured, at the same time, a very prominent part of its good will in the person of Mr. Levison, whom they elected Marine Secretary of the Fireman's Fund, and under his intelligent and active management this department has continued to grow, having since that time, beside holding its own, absorbed the business of two of its local competitors, the "Union" and the "Sun," upon their retirement from business.

Mr. Levison stands high as a marine underwriter and bids fair to manage the "salt water department" of the leading California company for many years to come.



Eugene Cary

JUDGE EUGENE CARY

WESTERN MANAGER GERMAN-AMERICAN INSURANCE COMPANY OF NEW YORK.

Judge Eugene Cary is an admirable example of the theory that no real excellence can be obtained without dauntless courage in surmounting obstacles. The successful men of the day are, as a rule, men who have planned their own advancement, and have accomplished it in spite of difficulties, and with a certainty that could have been attained only through their own efforts. This class of men has a worthy representative in Judge Cary. He was born in Boston, Erie County, New York, February 20, 1835, and his early years were passed in hard work on a farm.

Reaching the age of sixteen years, he started out on his own resources, and after teaching school several terms began the study of law, first at Sheboygan, Wisconsin, with Judge David Taylor, late of the Wisconsin Supreme Court; afterward at Buffalo, with Judge James Sheldon and Judge Nathan K. Hall. In 1856 he began the practice of his profession at Sheboygan, Wisconsin, was soon after elected City Attorney, and the following year, when twenty-two years old, was made County Judge of Sheboygan County, at that time one of the most populous and wealthy counties in the State.

When civil war broke out, in 1861, he was prompt to enlist in his country's service. Even as a soldier he evinced the surpassing talent for affairs which made him so successful professionally, and was given positions of responsibility demanding both strong intellectual force and the fearlessness of personal peril; first as Captain in the First Wisconsin Volunteer Infantry, and subsequently as Judge Advocate on the staff of the General commanding the First Division of the Fourteenth Army Corps (Army of the Cumberland). Soon after the war he settled in Nashville, Tennessee, and served one term in the State Senate and one term as Judge of the Circuit Court.

In 1857 he began his insurance experience, as Local Agent for the Ætna and Hartford insurance companies, at Sheboygan. After the war he served for a time as State Agent for the Ætna, in Tennessee. In October, 1871, he went to Chicago, Illinois, for the Imperial Insurance Company, organized and was manager of its Western Deprtment until 1873, when he accepted the management of the Western Department of the German-American Insurance Company, which position he has held ever since. Judge Cary, as an underwriter, while progressive, is at the same time cautious and conservative. He desires profitable results rather than large figures, and the success of the company under his charge has given ample testimony of the wisdom and efficiency of his methods. He was for two terms President of the "Union," and has always taken an active part in its counsels.

Judge Cary has reason to take special pride in the patriotic record of his family. Himself a soldier in the Union Army, he had two brothers in that army, both surgeons, one of whom died in the service. An uncle was a soldier in the American Army during the War of 1812, and was killed in battle. His grandfather Cary was a Revolutionary soldier, and tracing his ancestry back to the arrival of the first of them, over two hundred and fifty years ago, at Plymouth Colony, all bore an honorable and loyal part in their country's service and history.

In the spring of 1883 Judge Cary was a candidate for Mayor of Chicago, on the Republican ticket, the nomination being entirely unsolicited. Although he failed to get the office, it is now generally conceded that he received a majority of the legal votes cast, but was defeated by the peculiar counting out method then in vogue. No insurance company has achieved better results in the West than the German-American and none is more successful to-day.

ALFRED S. GILLETT

PRESIDENT GIRARD FIRE INSURANCE COMPANY OF PHILADELPHIA.

The true principles of fire insurance are most ably and effectively embodied in the plans and methods of the Girard Fire Insurance Company of Philadelphia. This company has already achieved a remarkable success under the able management of Mr. Alfred S. Gillett, the President, and his associates. Its excellent system and liberal terms have attracted the attention and enlisted the patronage of the best classes of the public, and it stands forward as the true exponent of fire insurance. Mr. Gillett organized the Girard, and for nearly the whole of its career has been its leading spirit. It commenced business with a subscribed capital of $200,000, but later increased it to $300,000. Its present available assets amount to nearly $2,000,000, after having paid dividends approximating $1,500,000. Its plan is safe, equitable, simple, practical and mathematically correct.

Mr. Gillett is a native of Hebron, Parish of Gilead, Connecticut, born in the year 1818. His family on his father's side were among the early residents of Old Dorchester, Massachusetts, having settled there in 1635. Members of it, however, soon removed to Old Windsor, on the Connecticut River, and hence were among its earliest white inhabitants. The father of Alfred, Rev. Nathan Gillett, was for a quarter of century the clergyman of the Parish of Gilead, but he subsequently removed with his family to Western New York, where he continued his ministerial duties for many years. His father was a soldier in the Revolutionary War, and served during the eight years. Rev. Nathan Gillett married Miss Lydia Jones, of Hebron, daughter of Capt. Samuel Jones, who was also an officer in the Colonial Army, serving with Gen. Israel Putnam, under a commission granted by King George II.

After the removal of Rev. Nathan Gillett and family to Western New York, his son Alfred was sent back to Connecticut to complete his education, and subsequently to enter the counting house of an older brother. At a still later period he engaged in business in Georgia on his own account, and not until the friendly relations between the North and South had almost ceased, and war became imminent, did he turn his face northward again for business. He commenced his career in Massachusetts, at Chicopee, then a part of old Springfield. At that time Cabotville and Chicopee were both embraced in what is now known as the City of Springfield, but later on the two former became one township and re-assumed the old Indian name of Chicopee, thus forming a very busy town of itself.

Springfield, however, in consequence of important railroad interests centering there, soon outstripped its neighbor, and has long held supremacy as the leading city in Western Massachusetts. It was during the period when Chicopee's future seemed so promising that Mr. Gillett located there and embarked in the insurance business. At that time the underwriting business of the country was almost wholly local in its character—a "general insurance agency" where various kinds of insurance could be obtained in different companies through a single agent being then unheard of—and it is said that Mr. Gillett was among the earliest pioneers in this innovation, if indeed he was not the first to establish an agency. After spending a number of years in merchandising, he entered the insurance business in 1846, and soon had the agency of half a dozen companies, fire and life, among them the Connecticut Mutual Life, of which he was one of the first agents. His business prospered, averaging one hundred policies per week. This was due in part to Mr. Gillett's enterprise in the use of printer's ink.

Alfred L. Gillette

In this direction Mr. Gillett conceived the idea of publishing a journal on his own account, devoted to the interests of the insurance business. The first number was issued March 6, 1850, under the title of "The Insurance Advocate and Journal." The paper was instructive and readable, and secured an extensive circulation throughout the State. It was the first underwriting journal published in the United States. Yielding to an advantageous offer, Mr. Gillett disposed of his Massachusetts business and went to Philadelphia, where his history from that time forth has also formed an important part of the insurance history of Philadelphia. For forty-five years his career has been interwoven with that of insurance and he is a most agreeable and trustworthy business man.

Early in life Mr. Gillett married, for his first wife, a Miss Martha Fuller, daughter of Gen. Asa Fuller, of Somers, Connecticut. Two children were born to this union, but both are now deceased. In 1883 he was again united in marriage to Miss Ellie Gratz, the daughter of Edward Gratz, of Philadelphia. Mr. Gillett has traveled quite extensively, both in this country and in Europe, and is a man well informed on general subjects.

WILLIAM EGBERT ROLLO.

GENERAL AGENT WESTERN DEPARTMENT OF THE GIRARD FIRE INSURANCE COMPANY.

Among prominent insurance companies of the United States, one of the oldest, most substantial and most popular is that known as the Girard Fire and Marine Insurance Company, of Philadelphia, whose management is characterized by a wise conservatism and a careful selection of risks, which have contributed materially toward producing the most satisfactory financial results. The company offers the most favorable inducements to the insuring public consistent with legitimate insurance methods, and is noted for its fidelity to every undertaking, and the promptness with which it adjusts and pays all losses. William E. Rollo, General Agent for this noted company, was born January 3, 1821, in Gilead Parish, town of Hebron, Connecticut, but for many years has been a resident of Chicago, having charge of the Western Department of the company. His parents were Ralph R. and Sybil (Post) Rollo, and his paternal grandfather, William Rollo, was a Captain in the Revolutionary Army.

William E. Rollo was educated in East Windsor, and in East Hartford Academy, Connecticut. In early life he assisted his father in the arduous duties on the farm, but later taught school one season and then drifted into a clerkship. In 1850 he located in Columbus, Ohio, where he engaged in the insurance business, representing the Hartford Fire Insurance Company, the Connecticut Mutual Life Insurance Company of Hartford, the Springfield Fire and Marine Insurance Company of Massachusetts, and the State Mutual of Pennsylvania. In 1858 he became connected with the Girard Fire and Marine Insurance Company of Philadelphia, and is still in its service. In 1859 he established an agency of the Girard in Chicago, and appointed agents for that company in other Western and some Southern localities.

In the year 1863 Mr. Rollo organized the Merchants' Insurance Company of Chicago, and this company made rapid progress until the great conflagration of 1871, which destroyed a large portion of its assets, and, together with its losses, closed up the company. During Mr. Rollo's connection with the Merchants' Insurance Company of Chicago, he was local agent of the Putnam Insurance Company of Hartford, Connecticut,

of the Fireman's Fund Insurance Company of California, and of the St. Paul Fire and Marine Insurance Company of St. Paul, Minnesota.

In 1872 Mr. Rollo reorganized the Traders' Insurance Company of Chicago, and continued with it until his interests in other companies of which he had charge were so extended that, in order to relieve himself of a part of his cares, he resigned his office as Secretary. In November, 1872, he was appointed agent of the Western Assurance Company of Toronto, Canada, being the first agent appointed by that company in the United States, and he still continues to represent that company in connection with his son. Both men stand high with the leading business men, capitalists and manufacturers of the city and do an extensive and highly satisfactory business for the companies they represent.

Mr. Rollo has traveled over most of the states of the Union and is a well informed man. In politics he has always voted for the nominee whose political principles are in accord with his own, irrespective of party affiliations. His religion is based upon a belief in God and the principles of righteousness. He selected his wife in the person of Miss Jane T. Fuller, daughter of General Fuller of Ellington, Connecticut, and their union was celebrated in the year 1845. To this union have been born three children, two daughters and one son. The latter has been associated with his father in business for nineteen years and over.

WILLIAM FULLER ROLLO

GENERAL AGENT WESTERN DEPARTMENT OF THE GIRARD FIRE INSURANCE COMPANY.

The absolute necessity for being protected against ruinous loss by fire is nowhere more fully realized than in large cities, and in them fire insurance companies have found fertile fields of usefulness. It is the most effective means that has ever been devised to afford such protection, but it is a well established fact that all insurance does not insure; and in this connection the financial condition and reputation of insurance companies must be carefully considered, as well as the character and standing of those who control the local agencies. Among the oldest and best known representatives of the most famous and successful fire insurance organizations, the firm of William E. Rollo & Son holds a high place. This firm represents the Girard Fire and Marine Insurance Company of Philadelphia as Managers of the Western Department, and the Western Assurance Company of Toronto, as Cook County Managers.

William F. Rollo is a native of Philadelphia, born February 15, 1860, and has been connected with his father in the insurance business for over nineteen years. He is held in high esteem in professional circles for his great ability and experience, as well as his strict integrity, honor and probity, and, although young in years, is thoroughly familiar with all that pertains to insurance. His parents are both natives of the Nutmeg State and descendants of old and prominent families there. When but an infant he was brought to Chicago by his parents and grew to manhood in that city. In the public schools of Chicago, and in a local academy, he received a thorough education, and when but seventeen years old began his career in the insurance business. When he had reached the age of twenty-one he purchased an interest in the firm of William E. Rollo & Company, and soon after this the firm name was changed to William E. Rollo & Son. Mr. Rollo and his father represent companies whose reputation

is world wide and who are prompt and reliable in adjusting and settling any claims for losses that may occur on all matters connected with their insurance.

On the 31st of January, 1882, Mr. Rollo was wedded to Miss Mary R. Smith of Conneaut, Ohio, daughter of John N. Smith, who was Captain of the Second Ohio Artillery during the War of the Rebellion. They have five children, three sons and two daughters, all of whom are living.

TIMOTHY YOULE BROWN

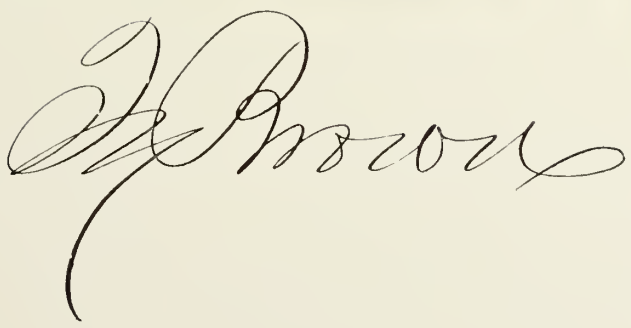
METROPOLITAN MANAGER GLENS FALLS AND OTHER INSURANCE COMPANIES.

Business men everywhere are invited to examine the companies which Timothy Y. Brown represents. For many years he has been actively interested in the insurance business and in all the intervening time no one has failed to receive payment promptly for any and all losses sustained, who took out policies with the companies he represents. This is a record that speaks volumes in itself. Men are judged by their performances and they are trusted as they prove themselves worthy of confidence. These companies are among the very best in the country as their names will show: Albany, Buffalo G., Buffalo Commercial, Concordia, Glens Falls, Grand Rapids, Milwaukee M., Michigan, New Hampshire, New Orleans Insurance Association and Rochester G. Mr. Brown has been General Agent for the Eastern States for the past twelve years and from the very first success attended his efforts. He has had great experience in this line and is a very successful business man.

Mr. Brown was born March 16, 1836, in New York City, but for some time he has been a resident of Bergen Point, Hudson County, New Jersey. His parents, Ephraim Daniels Brown and Ann (Twybill) Brown, were born in New York City, the father of old New England stock and the mother of English origin. Ephraim D. Brown was a man of more than ordinary ability and for over forty years was President of the Merchants' and Traders' Bank of New York City.

During his youth Timothy Y. Brown attended the Mechanics' Society School, a prominent high school in New York at that time, and received thorough training for a collegiate course. His boyhood days were happy ones, and when still quite young he was taken in the bank, of which his father was president, and remained there for six years. On the 28th of December, 1858, he entered the insurance business as Secretary of the Tradesman Insurance Company of New York, and held that responsible position for twenty-six years. The history of that company was a success. It paid large dividends and for twenty years its capital was $150,000. It paid losses of $300,000 in the Boston fire and $60,000 in the Chicago conflagration, besides large sums in other cities. It closed up business in 1883 and paid its stockholders 113.

Following this Mr. Brown was made manager of the Standard Fire Office of London, but this company retired from the United States about a year later, and he subsequently started in the fire agency business in New York City. For nearly twenty years he has been local agent in New York City for the Glens Falls Insurance Company and the Milwaukee Mechanics' Insurance Company. Mr. Brown has traveled very extensively both in Europe and the United States. He is a Democrat by precept. From early youth he was reared to the Episcopal faith. He selected his life companion in the person of Miss Mary C. Walton, a fair daughter of the city of New York, and their nuptials were celebrated June 7, 1860. She is of an old New York family descended from the Lawrences and Waltons of Revolutionary times.



MAJOR LIVINGSTON MIMS

MANAGER SOUTHERN DEPARTMENT GREENWICH FIRE INSURANCE COMPANY.

Whenever an attempt is made to write the history of a great enterprise or the successful career of any man, it has been found that ability, backed by push and energy, has been the basis of it all. "The record of a busy life" can be truly applied to any sketch, be it brief or long, that pretends in the slightest degree to be a record of the life and services of Major Livingston Mims, the General Manager of the Southern Department of the New York Life Insurance Company, and for many years Manager of the Home Insurance Company in the South, and now and for several years past Manager of the Greenwich Fire Insurance Company of New York.

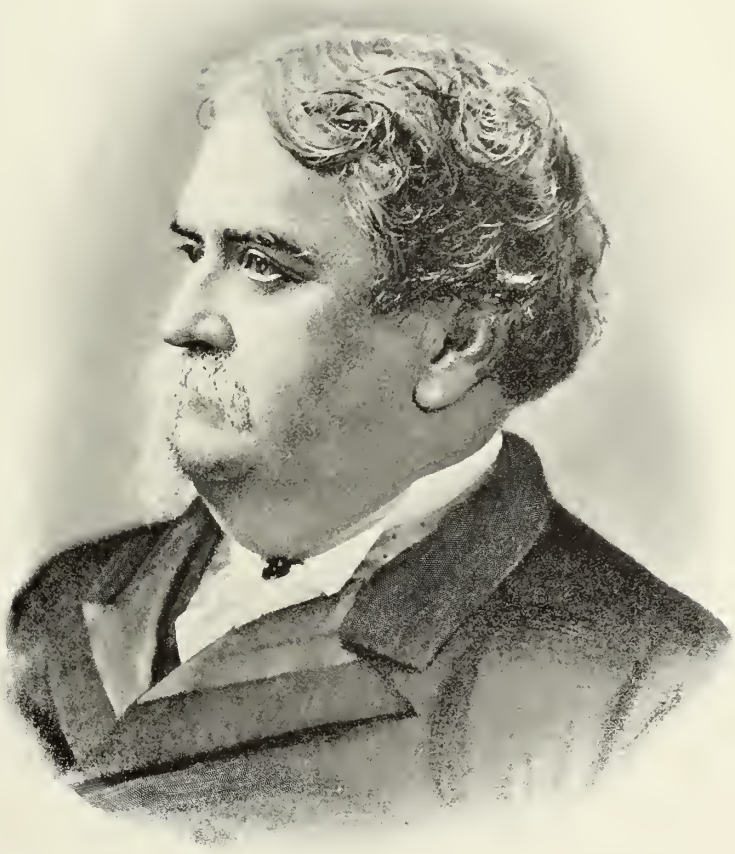
Major Mims was born in South Carolina, but when quite young moved with his parents to Mississippi, where he received his education. Having selected law as his choice of a vocation, he was admitted to the bar before the age of twenty. There, at the outbreak of the war, he was a prominent and wealthy young planter, engaged conspicuously in the politics of the times, and for a number of years occupying the most responsible and lucrative position in any of the Southern States, namely, that of the Supervisory Court of Chancery for Mississippi, and also a State Senator, and distinguished for his campaign as one of the electors for Breckinridge and Lane for President in the memorable contest of 1860.

His record during the war is closely identified with the leaders of the Confederate service, and he was for some time on the staff of the late General Joseph E. Johnston. The close of the war brought with it to Major Mims, as it did to so many of his countrymen, utter wreck of fortune, and it was then that he turned his attention to the insurance business, in which he has been so conspicuous a success. He conceived and carried out a plan for bringing South the managing agency of one of the large insurance companies of New York, and was appointed Southern Manager, greatly to the benefit of that company.

In 1868, with his commission as General Manager of the New York Life for Mississippi, Alabama, Georgia and Florida, he returned to Mississippi and formed a partnership with General Joseph E. Johnston and Governor Benjamin R. Humphreys, under the firm name of Joseph E. Johnston and Company. For five years the firm had the agency of the Liverpool and London and Globe Insurance Company for its Southern Department, with headquarters at Savannah, and did the largest business ever conducted in the State. At the same time the firm had the management of the New York Life Insurance Company, and a large business was done. In 1873 the firm resigned the agency of the Liverpool and London and Globe, and at once accepted the management of the Home Insurance Company of New York for nine Southern States.

General Johnston retired from the firm eight years ago, and upon Major Mims has rested the entire responsibility of the business. The position of the "Home" in the South, it is well known, is largely due to his efforts and popularity with the public, as well as his great influence with the agents. To Major Mims the insurance interests in the South owe a great deal. For two years he was President of the Underwriters' Association of the South, and was for seven years the President of the Southeastern Tariff Association, positively declining re-election thereafter. His high social distinction is best evidenced by his presidency for ten years past of the Capital City Club in Atlanta, Georgia, perhaps the most distinguished club in the South.

Major Mims is a typical Southern gentleman, his personal courtesy and hospitality



Yours sincerely
Livingston Mims

being proverbial. His reputation as a presiding officer and executive has ever been of an honorable, considerate and exceptionally well equipped man. Upon his refusal to stand for re-election as President of the Underwriters' Association in 1894, the association presented him with a magnificent silver service as a testimonial of appreciation of his services. Distinguished in appearance and manners, the generous host, the energetic, influential man of business, it is hardly to be wondered at that his success has been as it is.

ISAAC REMSEN LANE

PRESIDENT HANOVER FIRE INSURANCE COMPANY OF NEW YORK.

The fire insurance interests have enjoyed a degree of prosperity fully equal to any other branch of business. Their history is the history of every other class of enterprise in this country. It is one of small beginnings, of slow but certain development at first, and finally of the most vigorous and luxuriant growth. One of the most substantial and reliable insurance companies of this kind in the United States is the Hanover Fire Insurance Company of New York. It was organized April 15, 1852, with a cash capital of $150,000. The company grew steadily, advancing its capital in 1857 to $200,000, and to $400,000 in 1863. In January, 1864, its assets were $493,872. In the conflagrations of Chicago, in 1871, and Boston, 1872, it was caught, like other prominent companies, to the extent of a little over half a million dollars, and was forced to reduce its capital to $250,000, but in 1873 it returned to its previous amount, and in 1875 another $100,000 was added. In 1881 the capital was made a round million dollars.

The Presidents of the Hanover have been: John N. Wyckoff, 1852; S. H. Rokenbaugh, 1856; Doras L. Stone, 1860; Benjamin S. Walcott, 1866; and I. Remsen Lane, 1890. The Secretaries have been: John V. Harriott, 1852; Alexander McKie, 1853; Doras L. Stone, 1854; B. S. Walcott, 1859; I. Remsen Lane, 1866; Charles L. Roe, 1890. The present officers are: Mr. Lane, President; Howard P. Gray, Vice-President (also Manager of the Western Department, with headquarters at Chicago); Charles A. Shaw, Second Vice-President; Charles L. Roe, Secretary, and Joseph McCord, Assistant Secretary. The assets of the company, July 1, 1895, were $2,423,355, and the net surplus $239,416. The total premiums received from the organization to the beginning of 1895 were $27,362,878. Losses paid, $15,485,725. Cash dividends paid to stockholders, $2,409,500, and a stock dividend of $100,000. The Hanover does business in nearly every State in the Union. It occupies its own building, No. 34 and 34½ Pine Street, New York. This company has throughout the forty-four years during which it has been engaged in business commended itself to the favor of the insurance public by the promptness with which all losses are settled, and its uniformly fair and honorable methods of dealing with the public. There is no corporation in the fire insurance business which can point to a more honorable record than that embraced in the years covered by the Hanover Insurance Company.

Isaac Remsen Lane, President Hanover Fire Insurance Company of New York, was born in New York City in 1840. At present he is a resident of Orange, New Jersey. During his youth he secured a good practical education in Ward School Number 12, New York, and in 1855 passed the examination for entrance into what was then known as the "New York Free Academy," now the "College of the City of New York." It was ordained, however, that he should not devote himself to a college

course, for before the term opened he was requested to fill temporarily the place of a clerk who had met with an accident. This was in the office of the Hamilton Fire Insurance Company of New York, and instead of being there a few weeks, as expected, he continued with the company seven years, or until 1862.

After a short period in the United States service during the Civil War, when he served as a member of the Seventh Regiment, New York State National Guards, during 1861-62-63, and the draft riots in New York City, in the last named year, he entered the employ of the Williamsburg City Fire Insurance Company as first clerk in its New York office, in 1863. In January of the following year he accepted a like position with the Hanover Fire Insurance Company, with which he has been identified ever since, making thirty-two years of continuous service.

Upon the death of President Doras L. Stone, in 1866, the then Secretary, Benjamin S. Walcott, was advanced to the presidency and Mr. Lane became Secretary. In the year 1877 the office of Vice-President was created and Mr. Lane was elected to fill that position in addition to the duties and title of Secretary. In February, 1890, President Walcott died suddenly and Mr. Lane was shortly afterward elected to fill the vacancy. He is well and favorably known as a financier and business man. Mr. Lane's tastes are of a literary nature and have special reference or bent to the study of the early history of our own country. He has never cared for political office, but has attended strictly to business, the various duties of the offices he has filled with the Hanover keeping him fully employed. Socially he is a member of the Society of the Sons of the American Revolution; Society of the Army of the Potomac; Grand Army of the Republic; the Grolier Club and various historical societies.

HOWARD P. GRAY

VICE-PRESIDENT AND GENERAL AGENT WESTERN DEPARTMENT OF THE HANOVER INSURANCE COMPANY.

The life of any man is of great benefit to the community in which he resides when all his efforts are directed toward its advancement, and when he is honest, upright and progressive. Howard P. Gray, Vice-President and General Agent of the Hanover Fire Insurance Company of New York, is a gentleman who has steadily grown in popularity with the company since his connection with it, and not only is he widely known in insurance circles but is a worthy and substantial citizen of the community in which he lives. He now makes his home at Evanston, Illinois.

Mr. Gray was born in Baltimore, Maryland, December 17, 1840, and secured a good practical education in the private schools of that city. In 1861, when about twenty-one years old, he entered the United States Navy and revenue cutter service, and was thus engaged until 1870. Five years later he was with the Agricultural, New York, but in 1877 went with Alexander Stoddart, General Agent of the New York Underwriters' Agency, and, with the exception of about seven months, remained with him until 1893.

So well was Mr. Gray posted on insurance and so ably did he discharge the various duties devolving upon him that his services were recognized by other companies, and on the 1st of July, 1893, he was made General Agent of the Western Department of the Hanover Fire Insurance Company. On the 1st of July of 1894 he was made Vice-

H. O. Gray

President of that organization, a position he now holds. Socially, Mr. Gray is a Thirty-second Degree Mason, Oriental Consistory of Chicago, and a member of the Lodge Chapter and Commandery at Evanston. He has spent a great deal of his life in traveling, and has been in every habitable part of the globe. In religion he is an Episcopalian and in politics a Democrat. October 5, 1869, he wedded Miss Imogen Skinner and of the three children born to them two are now living.

THE HARTFORD FIRE INSURANCE COMPANY.

The history of the Hartford Fire Insurance Company is in a great measure the history of the fire insurance in America taken at its best. This company is a conservative one, conducted along perfectly safe lines, assuring protection to all parties at interest. It appears to business men as though it had personality, so familiar have they become with it and so much respect do they entertain for it. Unlike an individual it does not show evidence of age, but on the contrary is more alive, more alert and more vigilant than it was eighty-six years ago. More than this, it is like wine which grows better with age. The affairs of the company were never in such good shape as now, and its foundations are as secure as could be desired by its most interested supporter.

The Hartford was chartered by the legislature of 1810, and organized on June 27th of the same year, but its real origin is to be found as far back as the year 1794, when a private association, using the same name, issued policies through Sanford & Wadsworth, a firm of Hartford merchants. To understand this, it must be remembered that early insurance was largely an individual matter; one or more persons underwrote the policies and they or some third person placed the insurance. Unfortunately, little is known of the proceedings of the Hartford Fire Insurance Company of 1794. It was an unchartered organization and its records have not been preserved.

The charter of the later organization provided for a capital of $150,000, ten per cent of which was to be paid in. The subscribers were generally solid men, but a more important fact was that the volume of business was small and that with reasonable good fortune the cash capital might be expected to more than meet all demands for some time to come. No loss occurred until 1812, and the total for that year was $112.10. In the year 1816 it was voted that the stockholders should pay twenty-five per cent of their dues on the next renewal of their notes, and twenty-five per cent at each subsequent renewal, until the "whole of the note was paid." Another interesting item in the early history of the company was the vote passed at first meeting of the directors that the money in the bank should be withdrawn only on the check of the President, countersigned by the Secretary. The first President was Nathaniel Terry, and the first Secretary Walter Mitchell.

Almost at the beginning of its existence the Hartford saw the need of working through agents to develop business. In spite of the activity indicated by the appointment of agents and other matters of record, the company did not make the progress in the second decade that had been hoped and expected. In 1835 several new members of the Board of Directors were elected and this board chose Eliphalet Terry President and James C. Bollos, Secretary. Under the new management there was an immediate improvement of business. The same year (1835) came the news of the great fire of New York. It caused a veritable panic; most of the insurance companies confessed

themselves unable to meet their obligations. Here was a great opportunity for the Hartford Fire Insurance Company. Mr. Terry and Mr. Bollos started in a sleigh for New York. The journey was a difficult one, but it resulted in establishing a reputation for the Hartford which was invaluable. In the midst of the panic and distrust Mr. Terry announced that he was there to pay all losses of his company in full and to take new insurance. Right there he probably did the greatest stroke of business of his life. The company paid out for losses by this fire $64,973.54, but it gained a standing that was worth all that was lost.

Between the years 1845 and 1849 the company sustained heavy losses, as it did between 1865 and 1866. Then after an interval of about five years occurred the disastrous fire of Chicago, followed in a little more than a year by that of Boston. At Chicago the Hartford was one of the first among the few companies that stood the shock to announce that all claims should be met in full. Within four months, and for the most part within ninety days, the company paid claims aggregating $1,933,562.04, not one cent of which was paid under litigation. The great Boston conflagration completed the destruction of some companies which had survived the Chicago fire. For losses in this fire the Hartford paid $485,316.71, and again proved its stability and its purpose to meet all demands promptly and fairly. Such a record is its own argument for integrity, ability and determination.

Meantime some changes in the officers had taken place, for in 1849 President Terry resigned and was succeeded by Hezekiah Huntington, and in the following year Secretary Bollos retired and his place was supplied by the choice of Charles Taylor. In 1852 the latter was succeeded by A. F. Wilmarth, who in six months was in turn succeeded by Timothy C. Allyn. With the beginning of 1864 Timothy C. Allyn was elected President, succeeding Mr. Huntington, who declined reëlection, and George M. Coit became Secretary. In 1867 George L. Chase, for many years connected with insurance and railroad interests in the West, and for five years Assistant General Agent of the Hartford, was called from Chicago to assume the presidency, and has ably filled the position ever since, Mr. Allyn having resigned to go to New York. Since 1867 three secretaries have succeeded to the position, viz.: J. D. Browne, Charles B. Whiting and P. C. Royce, who is the present incumbent.

Since organization the Hartford has received total premiums amounting to $83,673,149, and has paid for losses $49,763,332, the average loss ratio being about fifty-nine per cent. The total cash dividends declared since organization amount to $8,013,100, while stock dividends to the amount of $950,000 have been made. In 1876 the capital stock was increased from $1,000,000 to $1,250,000, at which it has since remained. The assets for the year 1895 were $9,229,213, the net surplus $2,900,894, the premiums $5,767,366, and the risks in force $707,465,610. From the company's records is given the premium receipts for every ten years, beginning with 1820. They are as follows: 1820, $5,000; 1830, $35,000; 1840, $142,000; 1850, $340,000; 1860, $674,000; 1870, $1,605,000; 1880, $1,607,000; 1890, $3,126,000, and 1894, $5,767,366.

GEORGE LEWIS CHASE

PRESIDENT OF THE HARTFORD FIRE INSURANCE COMPANY.

From the biography of every man may be gleaned some lessons of genuine worth, for it is here that we discover the secret of his success or failure. It is the men of broad and comprehensive views who give life to communities and build cities, men who have foresight and energy, pluck and perseverance to push forward their enterprises and make a success of life, but who retain an untarnished reputation through it all. The name of George L. Chase leads the list of pushing, enterprising men of this class. His name is a familiar one, for since the year 1867 he has held the presidency of the Hartford Fire Insurance Company, and his underwriting ability and his executive force in that capacity are strikingly demonstrated in the marked success achieved by the company. It is something to be the executive officer of a corporation like the Hartford, and his career is worthy of emulation.

Mr. Chase is a native of Massachusetts, born in Millbury, Worcester County, January 13, 1828, and the son of Paul Cushing Chase, who was a lineal descendant of Aquilla Chase, the first member of the family to settle in the United States. Aquilla Chase was born in Cornwall, England, and coming to this country settled in Hampton, Massachusetts, in 1640. The links in the chain connecting the past with the present are: Aquilla, Moses, David, Daniel, Paul, Joshua and Paul Cushing.

During his youth young Chase received thorough training in the regular English course of studies at Millbury Academy, and so well did he profit by this that, when desirous of engaging in business for himself, he was well qualified to do so. His first introduction to the insurance business was when at the age of nineteen he became Local Agent in his native place for the Farmer's Mutual Fire Insurance Company of Georgetown, Massachusetts. Subsequently he was elected a member of the Board of Directors. His energy and tact fitted him most admirably for an efficient canvasser, and he operated first through Southern Massachusetts and Eastern Connecticut.

Within a short time his agency included four companies doing business on the mutual plan. One of this quartet, the Holyoke Mutual of Salem, is still successfully engaged in writing policies. In the year 1848 Mr. Chase became Traveling Agent for the People's Insurance Company of Worcester, with which he remained until 1852, when he went west, having been appointed Assistant Superintendent of the Central Ohio Railroad Company. His ability was so apparent and his ideas so excellent that when a vacancy occurred he was advanced to the office of General Superintendent of the road. As he believed in the value of organization he was among the representatives who formed the first Association of Railroad Superintendents in the United States, a meeting for the purpose being held in Columbus in 1853.

The business career he had first selected still kept its hold on his affections, and, in 1860, Mr. Chase resumed his connection with the fire insurance business, accepting the Western Agency of the New England Fire Insurance Company of Hartford. After filling that position most ably for three years, he became part of that company with which the rest of his life was to be identified, by accepting the appointment of Assistant Western General Agent of the Hartford Fire Insurance Company.

Mr. Chase has displayed ability of the highest order in all the positions he has occupied, and in the new field he at once attracted the attention and approval of the Board of Directors. Just before he entered his fourth year of service, he was called from the West to assume the presidency of the company. The duties of his responsible

Geo. L. Chase

position were great, and it was only after due reflection that Mr. Chase decided to accept. In June, 1867, he succeeded Timothy C. Allyn as President.

In carrying the institution successfully through the calamities of Chicago and Boston, his skill as a manager and his varied experience were early put to the test. His management of the company's business has been unsurpassed and has placed him in the foremost rank of fire insurance representatives. Much of the company's growth in the last quarter of a century is due to his carefulness over details which often escape the notice of less careful managers.

In the centennial year Mr. Chase was elected President of the National Board of Underwriters, and is at present the Board Chairman of the Committee of Legislation and Taxation, by far the most important chairmanship in the organization. He is a member of the Board of Trustees and one of the Vice-Presidents of the Society for Savings, which is the largest savings bank in Connecticut; and is also a Trustee of the Connecticut Trust and Safe Deposit Company, and a Director in the American National Bank. He is also a prominent member of the Hartford Board of Trade, and is thoroughly interested in the industrial development and prosperity of Hartford.

In religious matters President Chase is a Congregationalist, member of Asylum Hill Church, Hartford, and has five times been elected President of the Connecticut Congregational Club. In June, 1892, an entertainment was given by the Hartford Fire Insurance Company to its employees, and the Secretaries, together with the General and Special Agents, presented Mr. Chase, with a silver loving cup, as a testimonial commemorative of his twenty-fifth anniversary as President of the company. It was of unique design, with appropriate inscription, and very beautiful.

Mr. Chase was married January 8, 1851, to Miss Calista M., daughter of Judson and Sarah B. Taft. Three children have been added to the family circle, a son and two daughters. The former, Mr. Charles E. Chase, is Assistant Secretary of the company of which his father is President. He married Miss Helen S. Bourne and they have one daughter. President Chase's younger daughter died in 1866. The older married Mr. Charles H. Longley in 1874. She died in 1893.

PHILANDER CHASE ROYCE

SECRETARY OF THE HARTFORD FIRE INSURANCE COMPANY.

This gentleman represents modern progressive ideas and is not only a financier of recognized ability, but an authority on all matters relating to the history of insurance, with which he is especially familiar. His long association with the Hartford Fire Insurance Company has given him a thorough knowledge of its affairs, and no institution could have a more able secretary or a man more devoted to its interests. Mr. Royce is a product of the Prairie State, born in Plainfield, Illinois, in 1838. His present residence is at Hartford, Connecticut.

His parents, Miles Royce and Sarah Goodhue Gilman Royce, were natives of Bristol, Connecticut, and Old Salem, Massachusetts, respectively. The father's birth occurred where several generations of his ancestors had made their home, and when only a boy he left that place for Western New York, going with an elder brother. In 1834 he went to Illinois, but not having the foresight to see that in a few years Chicago would be the great metropolis of the West, he shook the mud of that embryo city off

from him as soon as possible, and struck out across the swampy prairies for high ground. He located at what was then known as Walker's Grove, now Plainfield, where he followed his business, that of manufacturing grain cleaning mills. His wife was reared in Meredith Village, on Lake Winnipiscogee, where she remained until 1834 and then went West as a missionary teacher. She was married in January, 1837. She traces her family back to the first emigrants from England, in 1635.

Philander C. Royce received his primary education in the village schools of his native place and finished in Galesburg, Illinois, graduating from Knox College in June, 1860. His early life did not differ materially from those of other boys reared in small villages. He was taught to work at anything necessary for him to do and to make himself useful generally. He was an inveterate reader, picking up a book at every suitable time and at many times when his parents and friends thought unsuitable. His ambition was to secure a liberal education and become a teacher or a professor. As a consequence his first step after leaving college was to begin teaching school in his native village, his means not being sufficient to allow him to venture far from home. He decided on this vocation from the fact that he thought he could do better in it than at any other work.

After wielding the ferrule for a year at his native place he secured a school in the village of Channahon (Indian meaning, Meeting of the Waters) where he remained between two and three years. From there he went to Joliet, the county seat of Will County, and there superintended the schools and was principal of the High School, winning an enviable reputation as an instructor. Although he had met with unusual success in his chosen calling, Mr. Royce found that he had reached about as high a position as he could hope to attain as a teacher. By this time, too, he began to aspire for a higher income than that paid to teachers and to wish for more independence than that which usually fell to the lot of an instructor of the young.

In 1866 he was offered a small insurance agency business, already established, and he therefore resigned his position as teacher, and commenced the honorable and sometimes more profitable business of a local agent. The first companies represented were the Liverpool and London and Globe, the Phenix of Brooklyn, the International of New York, and the Merchants of Chicago. Finding that the local business of the town was not sufficient to take his entire time, he made an engagement with the Merchants of Chicago to travel for a portion of his time as Special Agent. He was to commence the 1st of December, 1867, but a week before the time arrived he was thrown from a carriage, sustaining a bad compound fracture of the right leg. As a result he did not commence work until in March, 1868, when he was still obliged to use crutches.

About 1870 he found that his entire time was taken as special agent and he disposed of his interest in the local agency business. In February of the following year he moved to Chicago and up to the time of the fire there, in October, 1871, was engaged entirely in adjusting losses for the Merchants of Chicago and for the companies represented in their office. He witnessed the great fire and from that time until the 1st of May, 1872, was engaged in work on the ruins of the Merchants, with now and then a little attention to adjustment of losses for the St. Paul Fire and Marine.

On the 1st of May, 1872, he began work for the Hartford Fire Insurance Company under G. F. Bissell, General Agent, and remained with that company until August, 1876. He then accepted the position of Secretary of the Girard Fire and Marine, and removed to Philadelphia, where he remained until the 1st of July, 1881. He then

P. C. Royce

moved to Hartford, having accepted the position of Assistant Secretary of the Hartford Fire Insurance Company, and five years later was appointed Secretary of the company, a position he has since held.

On the first call for three-months' volunteers, Mr. Royce placed his name on the roll of McAllister's Battery, but as his younger brother insisted on going and the parents thought one son was enough to enter the service, Mr. Royce remained at home. He has never sought political preferment but has tried to do his duty as a citizen, and in following that line has been a member of the Common Council for four years and for one year was President of the Board. His travels have been confined almost wholly to business, and for years his mileage was from twenty-five to thirty thousand miles. Since that time he has made the most of every opportunity to stay at home.

His father was a strong Episcopalian and his mother a Congregational Puritan. He was named for and christened by the first Bishop of Illinois. While residing in Joliet he and wife joined the Episcopal church and have since continued members of the same. He is now a vestryman of Trinity Parish of this city. In politics he has always been a Republican.

In August, 1863, he married Miss Cornelia Schermerhorn. Her grandfather was a slaveholder residing on the Hudson below Albany at the time the slaves were set free. Her father moved West about 1835 and settled in Will County, Illinois. Mr. Royce stands six feet high in his shoes, and his hair and beard were black before the frost of time had touched them.

THOMAS TURNBULL.

Thomas Turnbull, Assistant Secretary of the Hartford Fire Insurance Company, is an accomplished insurance man by taste and experience, and is not only recognized as an underwriter of ability, but a courteous gentleman whom it is a pleasure to meet, a man of practical ideas on all insurance affairs who combines modesty with rare ability. He is a native of Scotland and has inherited all the sturdy characteristics belonging to those of that nativity. A desire to try his fortune in the New World caused him to leave home and friends and come to the United States, and here he has since made his home.

While still but a young man he engaged in the foreign dry goods and commission business in Philadelphia, gained the entire confidence of his employers, and was sent by them to Europe several times to represent their interests. Subsequently he became a member of the firm of Merritt & Turnbull, and was engaged in the wholesale tea trade in the cities of New York and Philadelphia, meeting with fair success in this undertaking. Being possessed of unbounded energy, sterling honesty and much public spirit, he achieved fair success in all his business ventures and became widely known and widely respected for his sterling qualities.

In 1869 he became connected with the insurance business, entering the service of the Niagara Fire Insurance Company, with which he continued as special in New York and New England for seven years. His reputation in this capacity became known to other companies with the result that, in 1876, Mr. Turnbull became connected with the Hartford Fire Insurance Company as General Agent in New York State. Ten years later, or in the year 1886, he was appointed Assistant Secretary at the home office, a position which he now holds with credit to himself and the company. Mr. Turnbull is man of decided opinion and withal a gentleman of fine social qualities.

Thos Turnbull

CHARLES EDWARD CHASE.

The life of Charles E. Chase, Second Assistant Secretary of the Hartford Fire Insurance Company, has been marked by deep conviction of duty, which has led him to conscientiously regard all trust reposed in him. Possessed of praiseworthy ambition to succeed, he has applied himself with great diligence to the insurance business, seizing all opportunities for informing himself thoroughly as to minor details. This explains his ready grasp of the whole field of operation and the signal success that has attended his efforts.

Mr. Chase was born in Dubuque, Iowa, March 29, 1857, and in 1863, when about six years old, he moved with his parents to Chicago, where he remained until 1867. From there the parents removed to Hartford, Connecticut. In this city young Chase's education, which had begun in the West, was completed in the District and High Schools, from which he was graduated in 1876. In 1877 he entered the local agency of the Hartford Fire Insurance Company and continued in this until October, 1880, when he entered the home office of the company.

In July, 1890, he was elected Second Assistant Secretary and has been a valuable acquisition to the company's staff. Aside from his duties in this capacity he has been deeply interested in city affairs, having been elected Councilman from the First Ward in 1892, and the following year Alderman from the same ward. He served in the latter capacity for two years and to the satisfaction of all concerned. At the present time he is actively interested in a number of organizations and is President of the Hartford Board of Fire Underwriters, Director of the Hartford Bank, Clerk of the West Middle School District, Secretary of the Hartford Club and a member of the Republican Club. Mr. Chase is a Congregationalist in religion and a member of the Society's Committee of the Asylum Hill Congregational Church.

He is a friend to every enterprise which tends to extend the influence of Hartford, and has proven himself an excellent and useful citizen. He selected his wife in the person of Miss Helen S. Bourne, and their marriage occurred in the year 1886. This union has been blessed by the birth of two children. Since the age of twenty Mr. Chase has been connected with the Hartford, and is thoroughly familiar with all that pertains to insurance.

GEORGE FRANCIS BISSELL.

LATE GENERAL AGENT WESTERN DEPARTMENT HARTFORD FIRE INSURANCE COMPANY.

The sketch here given is a tribute paid to the memory of a man whose noble and honorable life was an example to all. George F. Bissell died as he had lived, a noble type of the true Christian gentleman. He was born in Manchester, Connecticut, June 22, 1827, and came of good Connecticut stock. He was the grandson of Russell Bissell, who, taking up arms as a minute man under Gen. Israel Putnam, died a major in the regular army after the war for Independence had closed. His great-grandfather, Ozias Bissell, was not only a soldier in the Continental army, but when the war for independence was declared was a veteran who had gallantly taken part in more than one colonial war. The grandfather on the maternal side, William Wilson, was a Revolutionary soldier. With such a lineage as this he took active interest in the organization of the Illinois Society of the Sons of the American Revolution, and was one of the earliest presidents of the society. He was, as well, an active member of the Society of Colonial Wars, and took part in its organization and incorporation.

Chas. E. Chase

Mr. Bissell was educated in his native town, and on attaining to man's estate engaged in the mercantile business in Hartford, Connecticut. In 1850 he decided to go to what was then the Far West, and settled in Dubuque, Iowa, where, in connection with a brother, he entered the grocery and commission business. This he soon abandoned to become the local agent for the State of Iowa, and then and there commenced his career as an underwriter, which he so eminently and successfully made his life's work. In 1861 he came to Chicago and continued in the employ of the company as Special Agent under General Agent Alexander until May 1, 1863, when he succeeded that gentleman as General Agent of the Western Department. At the time of his death Mr. Bissell had been continuously in the service of the Hartford for more than forty years.

During the great fire in Chicago in 1871 he saw his company lose $2,000,000 in two days, but he at once set about adjusting the insurance losses and settling them satisfactorily and equitably. He was the first insurance agent after the fire to open an office in the city and negotiate for new business for the Hartford, which had promptly met its losses in the fire. His business management at this time won the esteem and confidence not only of associates in the insurance business, but with the public generally, and made his one of the most popular and trusted agencies in the West.

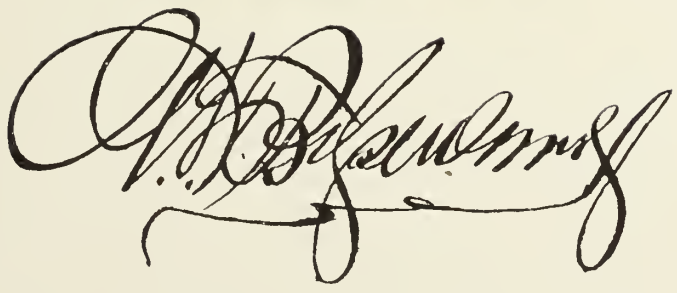
Mr. Bissell was a man of superior abilities, was possessed of great energy of character and tenacity of purpose, and as a public-spirited citizen he identified himself with enterprises that promoted the public interests of Chicago. He was one of the founders of the Union League Club, Vice-President in 1888 and President of the club in 1889, and was always foremost among its officers and members to advocate and promote plans looking to the business, political and moral welfare of the city.

Not alone interested in business and the social concerns of life, Mr. Bissell was a consistent member of the Presbyterian Church, and for years President of the Presbyterian Social Union, in which office he acquitted himself as a genial, eloquent and witty speaker, as well as the promoter of many charities; far reaching and not wholly confined to the church. During the last ten years of his life he was treasurer of the Old People's Home, and his business sagacity contributed greatly to its success.

During his busy career in a busy community, and always time-driven by active charitable work, George F. Bissell found time for literary effort, and contributed articles of commanding interest to insurance journals, as well as finished articles of a religious character to the Interior and other denominational papers.

Mr. Bissell displayed untiring industry and fidelity in the discharge of the many and onerous duties devolving upon him as Manager of the company's interests in his field. He possessed the confidence of the officers and directors in a high degree, and in all business matters intrusted to him, good judgment and unswerving fidelity marked their consummation. His ability as an underwriter was always recognized by his associates in the profession, but to none was this fact better known than to those with whom daily intercourse was the rule.

Broadminded and possessed of good common sense, he was always patient to hear and considerate to act in all the many and intricate business problems submitted for his consideration and judgment. His devotion to the interests of the Hartford remains an inheritance and example for his brother officers to emulate. The high esteem in which Mr. Bissell was held by his associate underwriters was greatly in evidence at the memorial meeting held soon after his death. Several took the opportunity to speak



of the life and career of Mr. Bissell. Colonel R. J. Smith characterized him as a leading spirit in whatever he undertook. He referred to Mr. Bissell's pure life, honesty of purpose and ability. Abram Williams said the deceased was a model as a man, citizen, underwriter and worker, and spoke of his connection in every good work. Eugene Cary said: "He belonged to our ranks, but he was above us. A larger gulf is left because he has passed away. He was a man of strong mentality and resolute purpose." S. M. Moore spoke of the departed as a rounded-out citizen and business man; a true, genial gentleman; a pioneer of Chicago underwriters; a strong man and a leader. Others told of his striking characteristics. He was a devoted husband, a kind father and a loyal friend.

PORTER P. HEYWOOD

LATE GENERAL AGENT WESTERN DEPARTMENT HARTFORD FIRE INSURANCE COMPANY.

The life of the man whose honored memory claims this tribute presents an example of usefulness and worthiness the contemplation of which serves as an inspiration to those who seek to deserve respect and love while living and veneration after death. His life's work is finished, its fruits garnered and the record of its incidents remains to tell the story of worthy success in living. He died at his home in Chicago, April 28, 1896, after a brief illness of only five days.

For years Mr. Heywoed had been connected with the Hartford Fire Insurance Company, being first made adjuster of the Western Department in January, 1866. Two years later he became associated with Charles H. Case in the supervision of the affairs of the Insurance Company of North America, and in November, 1869, was appointed General Agent of the Pacific Coast Department of the Hartford, locating at San Francisco. In 1872 Mr. Heywood was transferred by the company from that field to Chicago as Assistant General Agent of the Western Department under General Agent George F. Bissell. Upon the death of Mr. Bissell in June, 1895, Mr. Heywood succeeded to the general agency and continued in that position until his death.

Mr. Heywood was a native of Westminster, Massachusetts, and was sixty-seven years old at the time of his death. He came of good New England ancestry. In the public schools of his native town he received his education and in that village remained until 1855, when he came West and for several years was engaged in the vocation of a teacher, being Principal of the public schools of Aurora, Illinois. In 1864 he came to Chicago and was engaged in the local fire insurance business in the office of Moore & Stearns. Afterward, as above mentioned, he became connected with the Hartford.

From this time onward Mr. Heywood was an important factor in the insurance business of the Northwest and was a man of recognized ability. His long connection with the business of the Western Department of the Hartford extended over a period of thirty years, and during that time his uniform kindness and courtesy in all his business and social relations endeared him to all. He was prominent in all matters relating to insurance, and gave freely of his time and abilities in promoting the best methods of underwriting in the West. All may profit by the example of his noble life and by his devotion to the great interest which he represented with a loyalty that knew no limit.

His activity and influence were not alone confined to underwriting, but were present in other fields. He was a member of the Unity Church, Chicago Literary Society, the

P. P. Heywood

Art Institute, Massachusetts Society, Illinois Society of the Sons of the American Revolution, and of the Marquette and Union League Clubs, of which last he was recently Vice-President. He left a wife and two sons—John P. Heywood, who is engaged in the lumber business in Chicago, and Henry B. Heywood, Special Agent for the Hartford for the State of Indiana. Mr. Heywood was an upright Christian citizen, a gentleman of public spirit and a wise business man.

At a largely attended meeting of the Chicago Underwriters' Association, soon after his death, feeling tribute to the worth and memory of the deceased was paid in brief remarks by Charles H. Case, Thomas S. Chard, E. B. Case, R. S. Critchell, Eugene Cary, R. W. Hosmer, R. J. Smith, John J. Janes, L. H. Davis, Thomas E. Fry and President Teall. A telegram of sympathy from R. M. Bissell, absent from the city, and an appreciative communication from J. W. G. Cofran, Assistant General Agent of the Hartford, were also read. A committee, consisting of C. H. Case, Eugene Cary, John J. Janes, R. J. Smith and Thomas E. Fry, reported the following memorial, which was adopted by a rising vote:

"Again we are called together because another honored fellow-laborer has departed this life to enter a higher one above. The command came to our brother 'Rest from thy labors. Come up higher and behold what mortal man hath not seen or human hearts have not conceived.' Our hearts are sad. We all feel that we have lost a true and noble friend. Many of us already have more friends on the other than on this side. Another fadeless picture of a noble life hangs upon our memories' walls, to urge us onward to better things here and remind us that our picture will be in the same gallery soon.

"The influence of such a true, large-hearted man cannot be easily overestimated. He never seemed to lose the freshness and sincerity of a child's heart. Simple, unassuming, and yet with strong convictions as to duty and faithfulness to every trust placed upon him, he never lost sight of the importance of right decisions and correct action on all subjects involving the welfare of humanity. He was quick and happy to respond to charity, ready for duty, no matter what personal sacrifice this might mean to him. He was sunshine to the desponding; hopeful, confiding, sympathetic and wise toward the young men, counseling, restraining and leading them on to nobler lives. His cherished feelings were kindness, love and forebearance to the erring.

"He thus enriched his own character by a noble generosity to his fellow men. He passes onward and upward, while we tarry a little longer, and while we tarry we strive to imitate his generous, considerate habit of thought and action, and approximate to such true and noble living as was so manifest in his life."

JOHN WILLIAM GUNNISON COFRAN

ASSOCIATE GENERAL AGENT OF THE WESTERN DEPARTMENT OF THE HARTFORD FIRE INSURANCE COMPANY.

Youth is not a bar to promotion, for the American people have learned that ability is not measured by the length of time a man has spent upon earth. Some men might live a thousand years and never know anything, and others are bright and able to take their places among men long before they arrive at mature manhood. John W. G. Cofran, Associate General Agent of the Hartford Fire Insurance Company, is of the

latter class. For many years now he has been interested in insurance, and his knowledge of this, close attention to details and energetic methods are securing for the company marked expansion of business in the Western Department, of which he has charge.

Mr. Cofran is a product of New Hampshire, born at Goshen, June 13, 1855, but now resides in Chicago, Illinois. He is the son of Stephen Benjamin Cofran and Alma Jane Cofran. His ancestors came to America as early as the year 1623 and soon after settled in New Hampshire. Like many another successful man Mr. Cofran hails from the farm, where between the rows of young corn he learned habits of industry and perseverance which have remained with him through life. He received the rudiments of an education in the district school and later took a thorough course in Kimball's Union Academy, at Meriden, New Hampshire.

Believing that there was more in store for him than a life on the farm promised, or at any rate that he could find employment more congenial, young Cofran made his way to the Pacific Coast and landed in San Francisco with fifteen dollars in his pocket. He first commenced as office boy with the Commercial Insurance Company of California, October 16, 1874, and occupied various positions in both the fire and marine department until September, 1879, when he was appointed Special Agent and Adjuster by the Commercial, for Oregon, Washington and Idaho, with headquarters at Portland, Oregon.

In July, 1881, Mr. Cofran was appointed Special Agent and Adjuster for the Hartford, for the same territory, and represented both companies from that time until May 1, 1886, when he was appointed as Associate Manager with Mr. Henry K. Belden, for the Pacific Department of the Hartford. He then closed the Northwest Department and removed to San Francisco, charging all the local agents to report there instead of Portland as previously. In the month of August, 1895, he removed to Chicago, being appointed Assistant General Agent of Western Department. On the 1st of June, 1896, he was appointed Associate General Agent with Mr. R. M. Bissell for the Western Department.

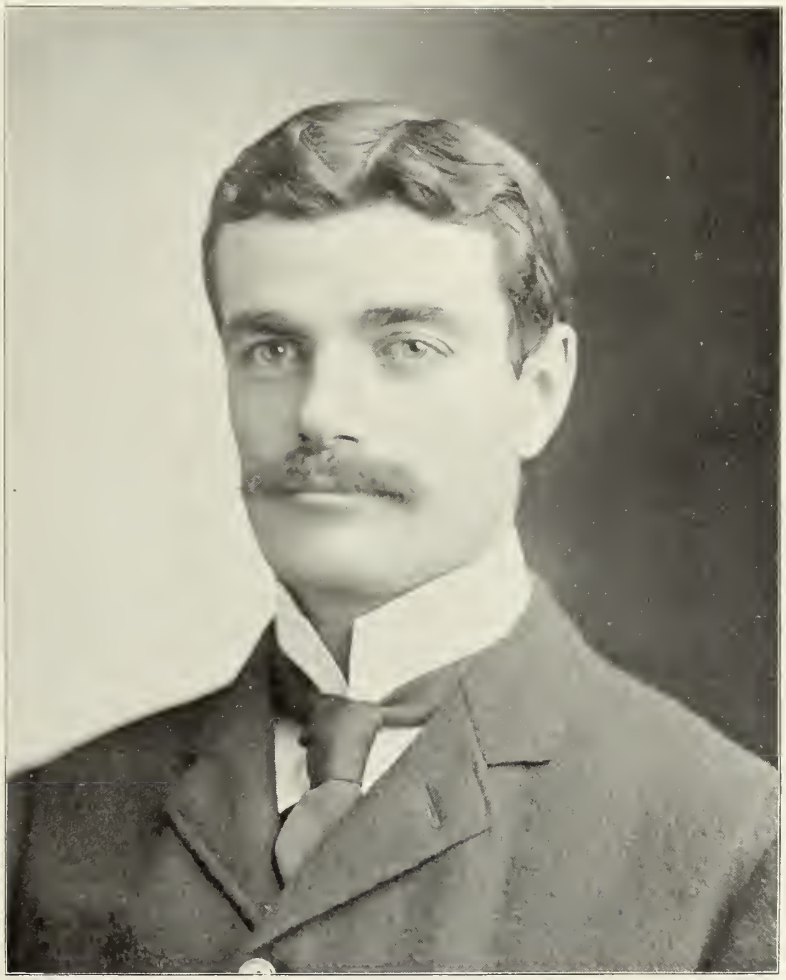
In the year 1882 Mr. Cofran joined the Masonic fraternity, but he is a member of no other secret organization. He is liberal in his religious views. In politics he is an ardent Republican and always expects to adhere to that party. He has been twice married, first to Miss Catherine Gunnison, June, 1879, and after remaining a widower five years was wedded to Miss Mary C. Conroy in July, 1889.

Now, while still a comparatively young man, Mr. Cofran is holding one of the first positions in fire insurance—though but few men are called to the revolving chair until well into middle life. He is an underwriter and an executive, practical, thorough, strong in the uptake. While in San Francisco he served as Vice-President and Chairman of the Executive Committee of the Fire Underwriters of the Pacific. He was also a member of the Pacific Union, Olympic and the Merchants' Clubs, of the Chamber of Commerce and Merchants' Exchange, and is a member of the Union League Club of Chicago.

RICHARD M. BISSELL

ASSOCIATE GENERAL AGENT OF THE WESTERN DEPARTMENT OF THE HARTFORD FIRE INSURANCE COMPANY.

The younger Pitt, had his lot been cast in the United States in this day and generation, would not have found it necessary to defend himself against the "atrocious



R. M. Bissell

crime of being a young man," as charged against him because of his precocious mental development. In this Republic there is no prejudice against a man merely because he chanced to develop in advance of the conventional idea as to time of maturity, but on the contrary it is more likely that the fact will be used as a cause of rewarding his ability by promoting him to places of trust and honor. Richard M. Bissell, Associate General Agent of the Western Department of the Hartford Fire Insurance Company, with headquarters at Chicago, is a son of the late George F. Bissell, and was born in Chicago in 1862. Graduating from Yale College, he entered the local fire insurance agency of Moore & Janes, of Chicago, and subsequently took a subordinate position in the Western Department of the Hartford Fire. Later he became a Special Agent, to gain a knowledge of the field. Returning to the department offices, he was placed in charge of the special hazard and large city business. August, 1895, President Chase appointed him to the position of Second Assistant General Agent, and June 1, 1896, he was appointed Associate General Agent with Mr. J. W. G. Cofran for the Western Department. Mr. Bissell, like his illustrious father, is retiring and meditative, saying less than he thinks. He is also like him in the thoroughness of his labors and in his grasp of affairs. All are agreed that he has a future which he himself has earned and is earning. He is a member of the University, Literary and Onwentsia Clubs.

HENRY KENEY BELDEN

GENERAL AGENT OF THE PACIFIC COAST DEPARTMENT OF THE HARTFORD FIRE INSURANCE COMPANY.

It is a pleasure and privilege to record the character and enterprise of men of business, who, on account of their long tenure and extensive operations comprise almost a history of the business in which they are engaged. Of such men it is unnecessary to speak in words of colored praise. "By their acts ye shall know them." Their very existence is emphatic evidence of the honorable position they occupy and the long course of just dealing that they have pursued. Henry K. Belden, Pacific Coast Manager for the Hartford Fire Insurance Company, is familiar with all branches of fire insurance, and is thus well equipped for his work. He entered the local agency office of the Hartford in Milwaukee in 1864, and has since been in the service of that company.

Mr. Belden is a native of New York City, born in 1849, but his youthful days were passed in the city of Milwaukee, Wisconsin, where he received a good, practical education. For two years he was in the local agency office of the Hartford, but in 1866 he went into the Western Department office in Chicago, where he remained three years. In 1869 he became head clerk in the San Francisco office and in 1878 Local Agent in that city. In 1880 he became Special Agent and Adjuster, and in 1886 was appointed, with Mr. Cofran, Manager of the Pacific Coast Department.

In 1895, Mr. Cofran being transferred to Chicago as Assistant General Agent of the Western Department, Mr. Belden became the sole Manager of the Pacific Coast Department of the Company, with Whitney Palache as Assistant Manager. Mr. Belden is now a resident of Oakland, California, and is Secretary of the Board of Trustees of the First Presbyterian Society of that city. He is a man of fine business sense and judgment, and has thorough acquaintance with the great interests of insurance which enters so closely into the life of all business.

Henry A. Bellin

WHITNEY PALACHE

ASSISTANT GENERAL AGENT OF THE PACIFIC COAST DEPARTMENT OF THE HARTFORD FIRE INSURANCE COMPANY.

Whitney Palache was born in San Francisco in 1866. In 1882 he entered the University of California, intending to qualify himself for the profession of the law, but after two years of creditable work he was compelled by ill health, at the end of his sophomore year, to abandon his studies, and, looking about for a business career, he was attracted by insurance, which seemed to offer congenial occupation. He soon after secured a subordinate position in the office of the Union Insurance Company of California (since absorbed by the Alliance), and rapidly rose to the position of Special Agent, a post he acceptably occupied from 1888 to 1890, when he severed his connection with the Union, and took a similar position with the Hartford, his territory being the Northwestern States of the Pacific Department of that company, with headquarters at Portland, Oregon. That his services were appreciated is proven by the fact that when, in July, 1895, Mr. J. W. G. Cofran, Associate Manager with Mr. H. K. Belden for the Pacific Department, was transferred to Chicago, leaving Mr. H. K. Belden Manager, Mr. Palache was appointed that gentleman's Assistant, in which position he continues acceptably to serve his company.

Mr. Palache's career so far gives evidence that he made no mistake in his selection of a vocation, and the brilliant use he has made of his opportunities gives promise of a bright future.

In 1892 Mr. Palache married a daughter of Hon. John Garber, and resides with his wife and children in a charmingly located home on Claremont Avenue, in Berkeley.

GEORGE S. A. YOUNG.

By a most thorough knowledge of his business, gained step by step, George S. A. Young, of the firm of Young & Hodges, Managers of the Metropolitan Department of Hartford Fire Insurance Company, at 50 Wall Street, New York, has built up an excellent reputation in insurance circles. It would be hard to find a man better posted on this subject than Mr. Young, who has been connected with the above company for many years and who has won the regard of all by his thorough, conscientious work.

Mr. Young is a native of Providence, Rhode Island, born April 5, 1851, and in that city received his scholastic training. At the early age of fifteen he entered the home office of the Hartford Fire Insurance Company, first as office boy, and served in various positions, most conscientiously, for a period of twenty years. Possessed of excellent ability, grafted upon a stock of sturdy honesty, he also possesses a goodly degree of those kindly attributes that spring from a kindly heart, an honest purpose and a broad liberality.

In the month of July, 1886, Mr. Young was appointed Special Agent for the Hartford, for Eastern New York, with headquarters at Albany. This position he filled most satisfactorily until January, 1889, when he was appointed Assistant Manager of Metropolitan Department, and November 1, 1891, was made senior member of the firm of Young & Hodges, a position he now holds.

Whitney Tallacks

HOME INSURANCE COMPANY OF NEW YORK.

Among the old and substantial insurance companies of the United States the "Home" takes a prominent place. This company was organized April 13, 1853, under act of April 10, 1849, the original capital being $500,000. The charter authorized fire and inland marine insurance, both of which were prosecuted by the company until 1870, when the latter was discontinued. On the 15th of July, 1858, the capital was increased to $600,000, under act of June 25, 1853, and under the same act the amount was increased to $1,000,000, February 19, 1859.

The capital was doubled in amount December 31, 1863, and an additional increase of half a million was ordered July 13, 1870, making the total $2,500,000. The last increase was made January 23, 1875, the amount being $500,000, and since that date the capital has remained at $3,000,000. Of the total increase $1,000,000 was realized from stock dividends. The first President of the company was Simeon L. Loomis, and the original Secretary was Charles J. Martin. During the year 1854 Roe Lockwood was temporary President, but was succeeded in 1855 by Charles J. Martin, who retained the office until February 14, 1888. His death occurred May 9th, following his resignation.

April 2, 1888, Daniel A. Heald became President of the company. The Secretaries of this company from 1855 to 1888 were A. F. Willmarth, J. Milton Smith, John McGee and John H. Washburn, the latter filling that position for twenty-one years, including two years as Vice-President and Secretary, relinquishing the latter title in 1888, when he became Vice-President, which position he still retains; in the same year Elbridge G. Snow, Jr., was made Vice-President, W. L. Bigelow and T. B. Greene, Secretaries, and H. J. Ferris and A. M. Burtis, Assistant Secretaries. This company has assumed colossal business proportions and has agencies in every city, large and small, in the country. From the first it has had the benefit of the best underwriting talent to be found, a marked feature in the management of this company being the long years of service given it by each of its principal officers, a condition contributing largely to the phenomenally steady growth and progress of the organization, the results achieved evincing capacity of high order in the selection and instruction of trustworthy field and agency representatives, as well as in the careful "selection and inspection" of its large business.

The premiums received since organization aggregate $111,056,294; losses paid, $66,885,843; cash dividends, $9,715,000; stock dividends, $1,000,000.

DANIEL ADDISON HEALD

PRESIDENT HOME INSURANCE COMPANY OF NEW YORK.

Cordial in manner, apt in expression and full of the knowledge gathered in many years of intelligent observation, one seldom meets a more interesting man than Daniel Addison Heald, President of the Home Insurance Company and a leading fire underwriter of the United States. He is a native of the Green Mountain State, born in the town of Chester May 4, 1818, and is descended from old Puritan stock, of English origin. The progenitor of the Heald family in America came here in the year 1635 from Berwick, England, and was among the first settlers in Concord, Massachusetts.

Ambitious to obtain a thorough education, Daniel A. Heald lost no opportunity to

Prof. A. Young

improve his mind during his youthful days. He applied himself faithfully to his books and with excellent results as his subsequent history proves. He first attended the schools of his native town and later the preparatory school at Meriden, New Hampshire, where he remained two years. From this institution he entered Yale College and was graduated with honors in 1841, when twenty-three years old. During his senior year at Yale, he read law and was admitted to the bar of Vermont in May, 1843.

While pursuing his legal practice he also conducted an insurance business in which he met with such decided success and won such an excellent reputation that, in 1856, the Home Insurance Company of New York invited him to become its General Agent. This offer he accepted and entered actively on his work in New York City, where he soon demonstrated the fact that he thoroughly understood insurance matters and that he had the company's interests at heart. For twelve years he served the Home as General Agent and was then, in 1868, chosen Second Vice-President, a position he filled until 1883, when he was made First Vice-President. On the 2d of April, 1888, he succeeded Mr. Martin as President.

At an early period of his career in the insurance field he realized that the successful conduct of fire insurance business depended upon its mastery as a science, well knowing that no one can know it too much to conduct it successfully. Mr. Heald is not only a lawyer, but chemist, architect, financier and an excellent judge of men, and of values of all things insurable. He has investigated with great care the causes of fire and the means and appliances for prevention and extinction.

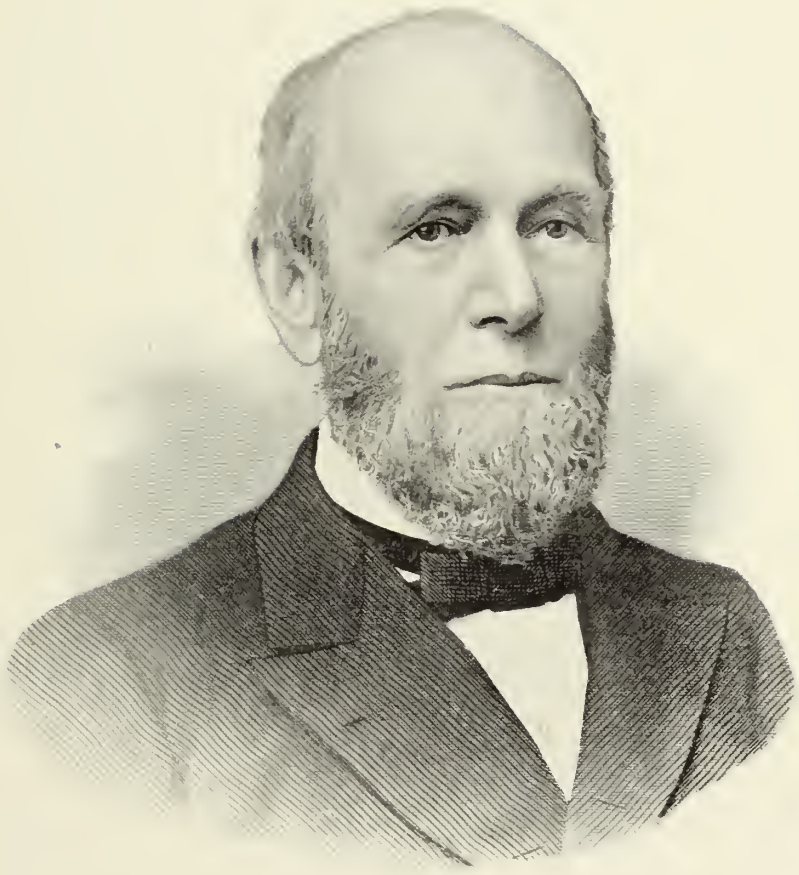
Possessed of more than ordinary executive ability, keen perceptions and a superior mind, it is seldom that a more able or efficient man is placed at the head of a great company. Mr. Heald has conducted the business of the Home Insurance Company so as to take care of the policy-holders as well as the stockholders and obtain fair rates in face of all competition. After the great Portland fire of 1867, he was one of the prime movers in the organization of the National Board of Fire Underwriters, of which important organization he had served either as chairman of the executive committee or president, holding the latter office from 1881 to 1890 inclusive. He was also President of the New York Board of Underwriters in 1876 and 1877.

Honored and respected by all who know him, active and alert, dispatching business easily and rapidly, no name has become more deeply impressed on the history of fire insurance in America than his. Born in 1818, he has passed the limit of threescore years and ten. Threescore years and ten! But what years they have been. The last half century is the best half century of the world's history. Now that this glorious nineteenth century is growing old, Mr. Heald may fairly claim that he has had at least some share in its growth and development.

JOHN HENRY WASHBURN

VICE-PRESIDENT OF HOME INSURANCE COMPANY OF NEW YORK.

A man who by strength of character and mental powers rises to eminence in the enterprises in which he engages is a monument to the capabilities of his race. Such a man is John H. Washburn, who for the last forty years or more has been continuously engaged in the business of fire underwriting and is now Vice-President of the Home Insurance Company of New York. Commencing at the lowest round of the fire insur-



Daniel A. Heald

ance ladder, he has successfully worked his way upward through all of its gradations, to his present enviable position, which he fills so capably.

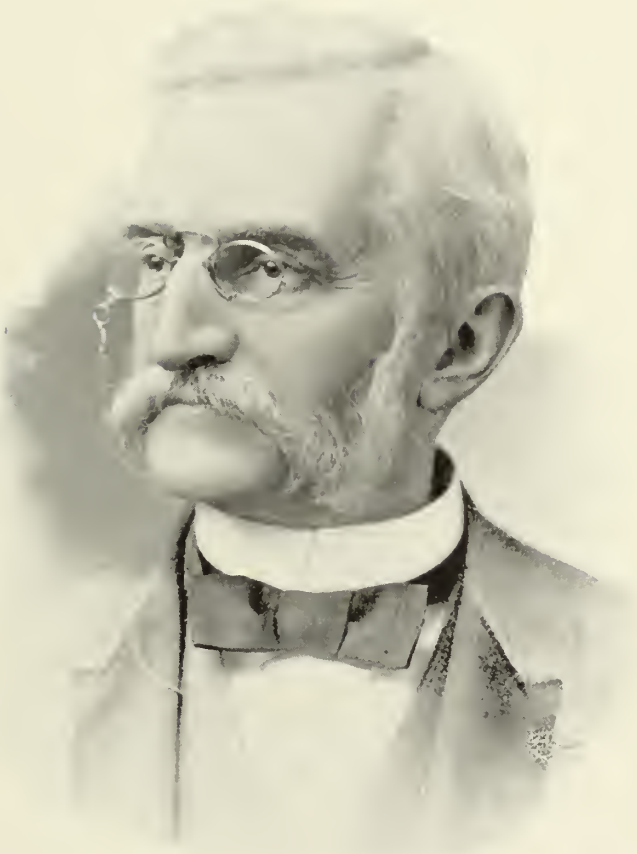
Mr. Washburn is a native of Amherst, Massachusetts, born October 27, 1828, and the son of Rev. Royal Washburn and Harriet W. (Parsons) Washburn. The Washburns trace their ancestry in America back to John Washbourne, who was first Secretary of the "Governor and Company of Massachusetts Bay." This family is also descended from Francis Cooke of the Mayflower. Young Washburn's education was received in Amherst Academy, Williston Seminary and Amherst College, and for some time after leaving the latter institution he studied law at Rutland, Vermont, and Granville, New York.

In the year 1851 he became a clerk in the office of the Washington County Mutual Fire Insurance Company, of Granville, New York, where he took his first lessons in the rudiments of the business. After this, at different times, he was in a fire and life insurance agency at Meriden, Connecticut, and was Secretary of Bridgeport Fire and Marine Insurance Company. Even from the first his ideas of the business were so in advance of the times as to demonstrate the breadth of his grasp of the needs of his adopted profession, as well as his legal acumen, and stamped him as a born underwriter.

Close application to business soon undermined a never very robust constitution and he was obliged to resign and go South in search of health. Fully restored to health in eighteen months he returned and in 1859 became connected with the "Home" as its agency clerk and correspondent, where his abilities as an underwriter had full scope, carrying him on very rapidly in the esteem and confidence of his employers and placing him in the position of Assistant Secretary in 1865. In 1867 he was made Secretary, and in this capacity displayed such marked skill and ability as to entitle him to the vice-presidency in 1888.

Mr. Washburn has many and strong friends among the members of the insurance fraternity, by whom he is justly held in high esteem as one of the most capable and progressive underwriters of the times. He is a prominent member of the New York Board of Fire Underwriters, of which he has been Chairman of the Committee of Surveys and on Water Supply, and President of the Board, in which positions his broad experience and matured judgment have been of incalculable value toward the success of the organization. Although naturally of a retiring disposition Mr. Washburn is possessed of very quick perceptions, is ready of resource in time of emergency, and is a rapid, cogent reasoner. No one who has had occasion to meet him in business transactions has ever had cause to complain of a lack of courteous consideration.

Mr. Washburn is a member of the Sons of the Revolution, Society of Colonial Wars, Society of Mayflower Descendants, Order of Founders and Patriots of America, and a Freemason. For years he has been a member of the Congregational Church, and is a corporate member of the American Board for Foreign Missions, member of Board of Managers American Bible Society, and is President of the Congregational Club of New York City and vicinity. In the year 1853 he married Miss Jane Ives of New Haven, Connecticut, a descendant of William Ives, one of the founders of the colony. They have one son, William Ives Washburn, a lawyer of New York.



John H Washburn

ELBRIDGE GERRY SNOW

VICE-PRESIDENT OF THE HOME INSURANCE COMPANY OF NEW YORK.

With a galaxy of able and efficient fire underwriters in charge of the various departments, it is no longer an enigma how the Home Insurance Company, of New York, has attained and continues to retain its present high standing, financially and otherwise, among the fire insurance offices of the country, both foreign and domestic. Prominent among these is Elbridge Gerry Snow, who is now occupying the honorable and responsible chair of the Vice-President of the Home, a station he has attained while yet in the prime of life and for which his great experience eminently fits him.

Mr. Snow owes his nativity to the State of Connecticut, his birth having occurred in Barkhamsted, January 22, 1841, and when but an infant he accompanied his parents, Eldridge Gerry Snow, Sr., and Eunice Woodruff Snow, to Waterbury, Connecticut, where the father found a successful field for the practice of medicine. Young Snow finished his education at Fort Edward Institute, Fort Edward, New York, and after his return to Waterbury began the study of law, which, however, he relinquished to enter as clerk the busy agency office of John W. Smith, who has represented many of the larger insurance companies, domestic and foreign.

Desiring a more extended field of operation Mr. Snow left there about 1862 and made his way to New York City, where he entered the office of the Home, which was then one of the principal companies of the Smith agency. Until 1871 he remained with the Home, after which he became interested in an agency firm in the city for a couple of years, but again returned to the Home office, and soon after was made State Agent for Massachusetts, with headquarters in Boston. There he organized the firm of Hollis & Snow, whose able management largely increased the companies business.

During his incumbency as State Agent, Mr. Snow's capacity for management and his success in building up a large and profitable business in a field so well garnered as Massachusetts claimed the attention of the company, and as a result he was called from the field and made Assistant Secretary. In 1888, upon the promotion of Mr. Washburn to the vice-presidency, Mr. Snow was also advanced to the position of Vice-President and Director of the company, the arduous duties of which he has discharged with marked ability.

Mr. Snow is a man of robust and fine physique, and is of a genial, hearty disposition. He is intellectual, companionable, a true friend, an excellent citizen, and withal a skilled underwriter. The Home Insurance Company, with which he has been so long and intimately connected officially, is one of the largest of the American fire insurance offices, and is a successful contestant with the foreign branch offices for the fire business of the country.

Although deeply interested in the affairs of the company, Mr. Snow does not lose sight of his duties as a loyal citizen, and gives his support and encouragement to all desirable enterprises. In the year 1861 he became a member of the Independent Order of Odd Fellows, and he is also a member of the Veteran Firemen's Society of New York, New York Geological Society, New England Society, Metropolitan Museum of Art, New York, and American Museum of Natural History, New York. His travels have been limited to this country. From youth up he has been in full accord with the Protestant Episcopal Church. In politics he has been a Republican for years, and takes a deep interest in the welfare of his party. Mr. Snow's happy domestic life began September 5, 1865, when he wedded Miss Frances Janet Thompson. This union has been blessed by the birth of one child, a son, Elbridge Gerry Snow, Jr.

H. H. WALKER

MANAGER WESTERN FARM DEPARTMENT OF THE HOME INSURANCE COMPANY OF NEW YORK.

Quoting his own words, we will say that in Mr. Walker's life there has been but little, if any, of what might be called the fortuitous. Changes came, it is true, but the new duties were performed and new privileges enjoyed, in measure according to ability and the training he had previously received. He was born in a log cabin on a farm in Rush County, Indiana, in 1839, of good parentage, and reared in a good, wholesome atmosphere, where disciplined firmly but kindly, his career was started well.

The early years of his life, the first fifteen, were without opportunities for mental culture other than those afforded by a very common sort of common country school. Access to books or to newspapers and periodicals was limited, but there was the clear, beautiful sky, the woodland and field, and the thousand and one charms of nature so conducive to healthful growth of body, mind and soul. Above all he had the daily example of manly and womanly industry to imitate, for all labored. The leisure class was not there.

When fifteen years old Mr. Walker left the farm and entered upon service in a country store where the foundation of his business education was laid. For his services the first year he received forty-eight dollars and board. With the exception of one year spent in railroading, and another year at school, where he pursued a course of instruction in commercial law and the science of accounts, Mr. Walker was engaged ten years in merchandising. This training was a broad one and he had to do with mercantile transactions of a wide range.

When twenty years old, while engaged in merchandising, he wrote his first insurance policy, for the Ætna. From twenty to twenty-five he represented as local agent, in addition to the Ætna, the Phœnix of Hartford, the Hartford, the old Manhattan, and the Security of New York. When twenty-five he entered the employ of the Security as a Special Agent, in Illinois, and continued for one year, when he engaged with the Home of New York as an adjuster, traveling out from New York City.

January 1, 1867, he took charge of the Home's State Agency in Indiana, and during his management in that state the company's premiums advanced from $40,000 per annum to over $250,000. July 1, 1887, he was called to the management of the company's Western Farm Department, at Chicago, to which, in October, 1893, the sub-agency mercantile business of the Western States was added. November 1, 1894, the general supervision of the company's entire business in the State of Illinois, including Chicago, was also placed in his hands.

Thus it may be seen that Mr. Walker has been in the employ of the Home thirty years and is a man of acknowledged business capacity, rich experience, and being in the very prime of life he has, with reasonable expectancy, many years of usefulness yet before him. While of course greatly absorbed with his business profession, Mr. Walker has found time to give a good deal of attention to general literature, and has been in close touch with the great work of Christian benevolence and Christian education.

Mr. Walker is not now and never was a partisan, or strict party man. For many years he has voted with the Republican party, yet is independent and free to vote his sentiments, regardless of party lines. He was reared under an orthodox theology of the strictest kind, yet at an early age he filled his mind with views of life, here and hereafter, that enabled him to feel comfortable when any good man or woman went hence, whether of church roll or of the outside. In a word, with him, "conduct is at least three-fourths of life," regardless of creed. As a means to an end he is an enrolled member of an orthodox church, and much enjoys all lines of church and benevolent work.

H. H. Walker

GENERAL ARTHUR CHARLES DUCAT

FORMERLY GENERAL AGENT AND ONE OF THE WESTERN DEPARTMENT MANAGERS OF HOME INSURANCE COMPANY, NEW YORK.

The drama of a man's life—the tragic, the comic and the pathetic, playing their parts in the shifting scenes—is not only a deep and wonderful study, but it is by this study alone that we can become well informed in the philosophy of life. If we would understand what heroism is, we must study the lives of heroes. In this respect, as in all others, we find no one more worthy of mention or whose life of usefulness is more worthy to be chronicled than General Arthur C. Ducat.

At the outbreak of civil war he was almost unknown; but stirring times bring strong men to the front. Like many others who attained prominence during that stirring period, his lot in youth gave no hint of the honors that a strong intellect, fairly used, coupled with unwearying industry, was to bring him. General Ducat was born in Dublin, Ireland, February 24, 1830, being the youngest son of Mungo Moray Ducat, of Cupar Angus, Scotland, and Dorcas Julia Ducat. Two strains of Celtic blood were in him—the French and the Irish—and gave to his nature that dash and impulsiveness which characterized his career both as citizen and soldier.

When nineteen years old he emigrated to the United States alone, his purpose being to follow the profession of civil engineer. This he abandoned when tendered the position of Secretary and Chief Surveyor of Underwriters of Chicago. In this position he remained until 1861, when he left a young family, a mother depending upon him for support, and a lucrative position, to enlist as a private. He was without political, governmental or family influence of any kind. He entered the 12th Illinois Infantry, and was among the first to seize the important strategic point of Cairo. It was not long before his military acquirements and capacity were recognized, and within a month he was commissioned Second Lieutenant, and later Adjutant of the regiment. Following this he received the appointment of Captain, then Major, and after his brilliant exploits at Donelson was mentioned in general orders for gallant conduct. In April, 1862, he was promoted to Lieutenant-Colonel of his regiment, and in August of the same year was placed in command of the grand guards, pickets and outposts of the Army of Tennessee, at Corinth, Mississippi.

After the battle of Stone River he was appointed Inspector-General of Army of the Cumberland and the Department, and served in all the campaigns of this army, under both Generals Rosecranz and Thomas, and was beloved by all. His record shows that he was constantly selected for positions calling for practical military knowledge and efficiency and the most important trust and confidence. Much, very much, is necessarily omitted from this sketch, of his experience in the Civil War, but that he was an officer of high standing and distinguished merit is well known. Military honors followed him, however, into civil life. He was made a brevet Brigadier-General in 1866 and in 1878 an officer of the first class in the Loyal Legion. Governor Beveridge appointed him to the command of the National Guard of Illinois with the rank of Major-General, and General Ducat had a large part in preparing the code for the government of these forces. In 1879 he resigned this commission.

The Home Insurance Company of New York appointed him in 1865 to supervise its business in Ohio, Indiana and Kentucky, and shortly afterward he became its Agent and General Agent in Chicago, with an extended field. His career as an underwriter was eminently successful, his popularity and his acquaintance throughout the West being

Arthur C. Wheat.

of much advantage to this old, strong and honorable company, of whose Western Department he was an Associate Manager in the well-known firm of Ducat & Lyon for twenty years. His name as an underwriter, in the states tributary to Chicago, was so closely interwoven with the "Home" that the fame of the managers and the company became co-extensive. The business under their control was always profitable and successful. His death, which occurred January 29, 1896, was the occasion of universal sorrow, all realizing the loss sustained by the departure of such a man. The Underwriters' Association met soon after his death and the following is a part of the memorial placed on the record of the Association: "The underwriters of this city were yesterday shocked to hear of the death of our friend and fellow underwriter, Arthur C. Ducat—a warm-hearted, generous, noble, Christian man, one whose life was never tainted by any conduct that was unmanly or unprofessional." General Ducat was thrice married and the father of seven children.

GEORGE M. LYON

FORMERLY GENERAL AGENT AND ONE OF THE WESTERN DEPARTMENT MANAGERS OF THE HOME INSURANCE COMPANY OF NEW YORK.

Popular, efficient and faithful, such would be the verdict passed upon the character and standing of George M. Lyon, by any sensible citizen of Chicago, of whom the question might be asked. Possessed of praiseworthy ambition to succeed, Mr. Lyon has applied himself with great diligence to the insurance business and has seized all opportunities for informing himself thoroughly as to details. This explains his ready grasp of the whole field of operations and the signal success that has attended his career. Such a man becomes a sure and safe trustee for others, who can rest assured that he will act for them as for himself. For a number of years now he has resided in Chicago, where he is well and favorably known.

In the Borough of Bedford, Pennsylvania, Mr. Lyon was born May 18, 1841. His father, William Lyon, was a native of Baltimore, Maryland, but subsequently moved to Pennsylvania, where he married Miss Catherine Mulhollan. For nearly half a century William Lyon was a prominent attorney of that State. His ancestors came originally from the North of Ireland, about the middle of the eighteenth century, and have been prominently identified with the history of Pennsylvania ever since, being connected with the Armstrongs, Chambers, Blaines, Broomes and other noted people. Mrs. Lyon was of Scotch-Irish ancestry and her father, George Mulhollan, was a prominent and well-known business man of Western Pennsylvania, his family being connected with the Hales, Sterretts, Thompsons and other representative families.

George M. Lyon was fortunate in having excellent educational advantages during his youth, receiving his training at private academies, where his studies were sufficiently complete to admit him to a high college course. After finishing at the academy he went to New York, where he became junior clerk in the office of the Home Insurance Company, thus starting out in life to earn a livelihood. As time passed he developed an unusual aptitude for the business he had chosen and was gradually advanced in the Home office until he became Assistant Secretary of the company in 1867.

After filling that position most capably until October, 1873, he went in Chicago and associated himself with General Ducat, under the firm name of Ducat & Lyon, in the local agency business and as Managers of the Western Department of the Home

G. W. Lyon

Insurance Company of New York, which department was removed to that city in October, 1893. He has since been actively engaged in the insurance business, adding by his good management materially to the strength of that sterling company. He is a thorough insurance man by taste and experience, and by his own strength of character and mental powers has reached the enviable position he now occupies.

Mr. Lyon is not so taken up with the duties of his position that he fails to perform the obligations of a good citizen, and he has always heartily supported the best public enterprises of Chicago, though he has never cared for political office. For a number of years he has been a member of the Chicago and Washington Park Clubs, and he is also a member of the Art Institute. He has traveled so extensively in his own country that he is thoroughly familiar with nearly every State in the Union, and having made trips across the ocean he is also a well posted man about Europe. Since early childhood he has been a regular attendant at the Presbyterian Church, and is a liberal contributor to its support.

HOME MUTUAL INSURANCE COMPANY OF SAN FRANCISCO, CALIFORNIA.

The Home Mutual Insurance Company was incorporated in 1864 with a subscribed capital of $1,000,000, with authority to do Life as well as a Fire and Marine business. It was soon apparent that the conduct of Life Insurance with Fire and Marine was not compatible, the few life policies issued were withdrawn, and the capital reduced to $300,000.

For the first few years of its existence, the company met with varying success, but in 1874 a change took place in the management, and the great Virginia City fire, which occurred the following year, was, by prompt action, taken advantage of to turn disaster into the beginning of prosperity.

The company lost $150,000 in the conflagration, and, notwithstanding the fact that it was compelled to levy an assessment on its stock, it sent two able adjusters to the scene of the fire, with instructions to draw on the company at sight in full for all claims as fast as adjusted. The company's popularity was so great as the result of this prompt and liberal settlement, that its premium income more than doubled the following year, and the company was enabled to pay back to its stockholders the amount of their assessment, add materially to its surplus and pay a twelve per cent dividend, which has been continued uninterruptedly ever since—now more than twenty years.

The growth of the company has since been continuous; the net surplus now amounts to $328,000, and the last sale of stock was at over $200 a share.

Of the nineteen California companies which were doing business at the time the Home Mutual was organized, or have since been incorporated, the Home Mutual and the Fireman's Fund only have withstood the vicissitudes of the business.

The Home Mutual has always been a strong advocate of conservative practices in the business and took a prominent part in the organization of the Pacific Insurance Union, its then Secretary, Charles R. Story, being the first President of the Union.

The company has received over $9,000,000 in premiums on a loss ratio of only forty-three per cent. While its business has heretofore chiefly been confined to the

Pacific States and Territories, it is now establishing agencies in New York, Boston, Chicago and other principal points east of the Rocky Mountains.

The present officers of the Home Mutual Insurance Company are: William J. Dutton, President; F. W. Lougee, Vice-President and Treasurer; Stephen D. Ives, Secretary; Franklin Bangs, Assistant Secretary, and they constitute an exclusively "Yankee" management, having been born respectively in Maine, New Hampshire, Connecticut and Massachusetts.

STEPHEN D. IVES.

Stephen D. Ives, Secretary of the Home Mutual Insurance Company and General Agent of the Fireman's Fund Insurance Company, was born in Meriden, Connecticut, where he grew to manhood and had his first business experience.

In the early '70s he came to California as representative of several Eastern manufacturing firms, but shortly gave this up and accepted a position as traveling salesman for a prominent San Francisco wholesale house, and for a number of years followed this occupation, during which, as representative of several San Francisco firms, he acquired a valuable store of information regarding various classes of merchandise, and an extensive acquaintance throughout the coast.

In March, 1882, he entered the service of the Fireman's Fund Insurance Company as a Special Agent, and his suavity of manner and varied information soon made him both popular among the agents and valuable to the company, particularly as an adjuster of losses, in which he had constant opportunity to utilize his knowledge of different classes of merchandise.

In January, 1892, he was appointed General Agent and located at the Home office in charge of the special work and adjustments. In July, 1892, the Fireman's Fund, having acquired control of the Home Mutual Insurance Company, elected Mr. Ives to the additional duties of Secretary of that company, and his extensive acquaintance among the agents and knowledge of their relative merits was of great value in assimilating the field work of the two companies.

Mr. Ives is highly regarded among his fellows as eminently level-headed and conservative, and has been honored by election to the presidency of the Fire Underwriters' Association of the Pacific.

FRANKLIN BANGS.

Franklin Bangs, Assistant Secretary of the Home Mutual Insurance Company, while coming of good old New England stock, having been born at Brewster, Massachusetts, has passed most of his life in California, his parents having moved to that State during his boyhood.

In 1871 he commenced his business life as a junior clerk in the office of the Home Mutual Insurance Company, where he has ever since remained, having successively filled various positions up to that of Chief Clerk, which he had occupied for several years prior to 1892, when he was elected to his present office of Assistant Secretary.

Mr. Bangs is the oldest employe of the company, and his acquaintance with the history of all its affairs, as well as his familiarity with the duties of every desk in the office, makes him a particularly valuable man to the company.

THE INSURANCE COMPANY OF NORTH AMERICA.

It is with no small satisfation that Philadelphia, as the birthplace of insurance in America, is able to acknowledge among its more than fifty insurance companies one that reaches back almost to the beginning of national existence and one in which ability and honest management have brought well-deserved returns, so that it has grown to be a firm and substantial monument of the business integrity and financial strength of the country. The Insurance Company of North America had its origin in The Universal Tontine, which was projected in Philadelphia early in 1792, but which was changed into a general insurance company and called the Insurance Company of North America in November of that year. It became necessarily the architect of its own fortunes. There were no rate books in those days, no guide posts to mark the course which led to comparative safety, if not profit.

It may not be generally known that the original idea of the incorporators of this company was to transact solely a marine business, the demand for that class of underwriting being regarded as sufficient to justify the existence of the new organization. But soon the possibilities which rested in fire insurance were suggested to the directors. In April, 1794, it was proposed "to form a plan for Insuring Goods, Wares, and Merchandise in Dwelling Houses, Warehouses or Stores and upon Buildings, against the Risque arising from Fire," and a committee was appointed to give the subject the consideration which it merited. Eventually the proposition was favored. The records show that in those days the call for fire policies was not very general, but as the amounts sometimes written on a single policy were large the business assumed a character which justified the attention given to it.

Every fire insurance agent in this country knows what the Insurance Company of North America now is. Its growth has always been contemporaneous with the industrial and material progress of this hemisphere. The influence of this company extends to nearly every part of the hemisphere from which it takes its name. It is known as a great agency company, being represented wherever there is an honest call for insurance. There is hardly a town deemed too small to receive its careful attention, and officers, therefore, are obliged to maintain a watchful consideration of the fire hazard of the metropolis of the world on the one hand and the village on the other.

To Mr. John M. Nesbitt, the first President, and to Mr. Ebenezer Hazard must be granted the meed of the successful establishment of the company. Mr. Samuel Blodget, though he was not an an officer, takes appropriate place as a co-worker and co-founder with Mr. Hazard and others immediately following that gentleman.

The presidents of this noted old company are named as follows: John M. Nesbitt, serving from December 11, 1792, to January, 1796; Charles Pettit, from January 13, 1796, till January 9, 1798; Joseph Ball, January 9, 1789, till July 8, 1799; Charles Pettit, from July 8, 1799, till September 3, 1806; John Inskeep, from October 1, 1806, till April 5, 1831; John C. Smith, from April 5, 1831, till June 22, 1845; Arthur G. Coffin, July 1, 1845, till January 14, 1878, and Charles Platt, from January 14, 1878, up to the present time.

The company has a corps of agents who have been, as a whole, long identified with the company, who have had its interests at heart, and who in their own special sphere are, as a rule, as worthy of confidence as the company itself. The volume of business done is enormous. The financial strength of the company is attested by the following figures of January 1, 1896: Capital, $3,000,000; assets, $9,487,673.53, and surplus, $2,022,016.49.

Yours truly

Chas Platt

CHARLES PLATT

PRESIDENT OF THE INSURANCE COMPANY OF NORTH AMERICA.

It has often been said that an organization or institution is just what the men who compose it make it. This is a theory which is substantiated in the successful progress of the Insurance Company of North America, which, from its outset down to and including in the present one, has had a succession of administrations of which any institution may be proud. Prominent among those who have aided so materially in bringing this well-known company to its present prosperous condition is Charles Platt, whose six predecessors in the office left him a grand heritage. The history of the company, in all its ramifications, would serve for the general reader as a history of fire and marine insurance.

Mr. Platt was born in the city of Philadelphia February 16, 1829; son of William and Maria (Taylor) Platt. After pursuing an academic course, he entered the University of Pennsylvania, from which institution he was graduated with honors in 1846, when in his eighteenth year. He at once tnrned his education to practical account by entering the business house of his father, who was extensively engaged in trade with China. One year after his graduation he sailed in one of his father's ships, the "Tartar," for the Orient, and, with Ritchie & Company, of Canton, a celebrated firm in those days, he formed a connection which lasted for three years. In that time he gained an excellent knowledge of business transactions, which has remained with him through life, and which well fitted him to occupy an executive position in his father's business.

On leaving China he did not sail direct to the United States, but went to Calcutta first, then visited the Red Sea, and made the tour of Europe, reaching home in the autumn of 1850, after having circumnavigated the globe. The following year he was admitted as a partner in the house of William Platt & Sons. On the 3d of January, 1860, he was elected Secretary of the Insurance Company of North America, and on the 13th of January, 1869, its Vice-President, and finally, on Mr. Coffins' resignation in 1878, was elected President on January 14th of that year.

Mr. Platt soon won the esteem and respect of the board, composed of men his seniors in years, and in the trying times which followed in the country's history was skillful and firm in the development of the company's business. His administration has covered the most active and growing period in the company's history, and has brought it to the foremost rank of American institutions.

JEROME FRANCIS DOWNING

GENERAL AGENT OF THE WESTERN DEPARTMENT OF THE INSURANCE COMPANY OF NORTH AMERICA.

Jerome Francis Downing, a representative citizen of Erie, Pa., was born in Hampshire County, Massachusetts, March 24, 1827. His father, James Downing, was born in Boston in 1775, and his mother, Roxana Forbush, belonged to a Roxbury family of that name. They settled first in Roxbury, now a part of Boston, but removed about the year 1810 to the town of Enfield, in the county above named, and took up their abode on a farm (still in possession of one of the children), where they reared a large family of seven sons and four daughters, Jerome being the youngest child. Like many young men who have become useful and influential citizens, young

J. F. Downing

Downing was accustomed to hard work, either on the farm or in some one of the factories or machine shops then established in the neighborhood. In this manner he obtained the means of securing a better education than the common school afforded, and in 1848 entered the freshman class of Amherst College. Two years later, he became the editor of a newspaper in Holyoke, Mass., which position he soon relinquished for the chief editorship of the Troy (N. Y.) Daily Post, where he remained for some time; his next move being in the direction of the legal profession. Having been admitted to the bar, Mr. Downing settled in Erie, Pa., in the fall of 1855, and in 1863 was elected district attorney of the county. The following year, a new departure in life was presented to him. The old Insurance Company of North America, of Philadelphia, then, as now, one the most prominent fire and marine insurance companies in the country, was looking about for a suitable person to extend its operations into the Western States. The choice fell upon Mr. Downing, notwithstanding the fact that he had not been brought up to the business of fire insurance. With much reluctance and many misgivings, the position offered of General Agent for the Western States for the company named was accepted, headquarters to be established in Erie for the time being. This position Mr. Downing has now (1896) held for over thirty-two years; an era of remarkable success for the company's Western business. Indeed it can be said that no one in the same line of effort has been more successful. Mr. Downing's field of operations embraces the States of Ohio, West Virginia, Michigan, Indiana, Kentucky, Tennessee, Illinois, Wisconsin, Minnesota, North and South Dakota, Iowa, Missouri, Nebraska, Kansas and Wyoming, and the Territories of Oklahoma and New Mexico, in which field over 3,000 agencies have been established. The headquarters of the department still remain at Erie, where Mr. Downing occupies one of the finest and best-appointed general offices in the country. A business of such importance, spread over so large a field, demands a large force of experienced assistants, both in the office and in the field, all of whom look to Mr. Downing for instruction and direction in their various duties. It is only justice to say that no department office of any of our most prominent underwriting institutions during the last quarter of a century has been conducted more successfully or more conscientiously, Mr. Downing's business motto being the Golden Rule. Just and honorable dealing with all patrons of the companies represented by Mr. Downing, in the settlement of losses or in other business, has created an unusually friendly sentiment and led to a patronage of very large proportions. The writer of a sketch of Mr. Downing, published in the "History of Erie County," says: "From the general features of Jerome F. Downing's business career here outlined, it appears that the profession of fire underwriting, in the widest sense of the term, has been his main life-work, and is likely to so continue for the remainder of his business career. But it will be a mistake to suppose that Mr. Downing has confined himself exclusively to the duties of his profession." The same writer referred to above describes Mr. Downing as a citizen in these words: "He has not simply been a successful business man; he has always taken an active interest in promoting the growth and prosperity of the city where his home has been for so many years; has invested liberally in manufacturing enterprises and in the erection of a large number of fine dwelling houses for the accommodation of such as do not own their homes, as well as other buildings, among which may be mentioned his new office building, one of the finest structures for the purpose designed in the state."

HON. CHARLES R. KNOWLES

NEW YORK STATE MANAGER OF THE INSURANCE COMPANY OF NORTH AMERICA, PENNSYLVANIA FIRE INSURANCE COMPANY AND PHILADELPHIA UNDERWRITERS, ALL OF PHILADELPHIA, PA.

The free country of America affords numberless instances of men who have made their own way alone in life, having nothing on which to depend but their own strong arms and a determination to do and succeed. Such men are always self-reliant, their necessities having taught them that what is done must be done through themselves alone. They are worthy and well qualified to perform the duties they are called upon to discharge, and are generally leaders of thought and action.

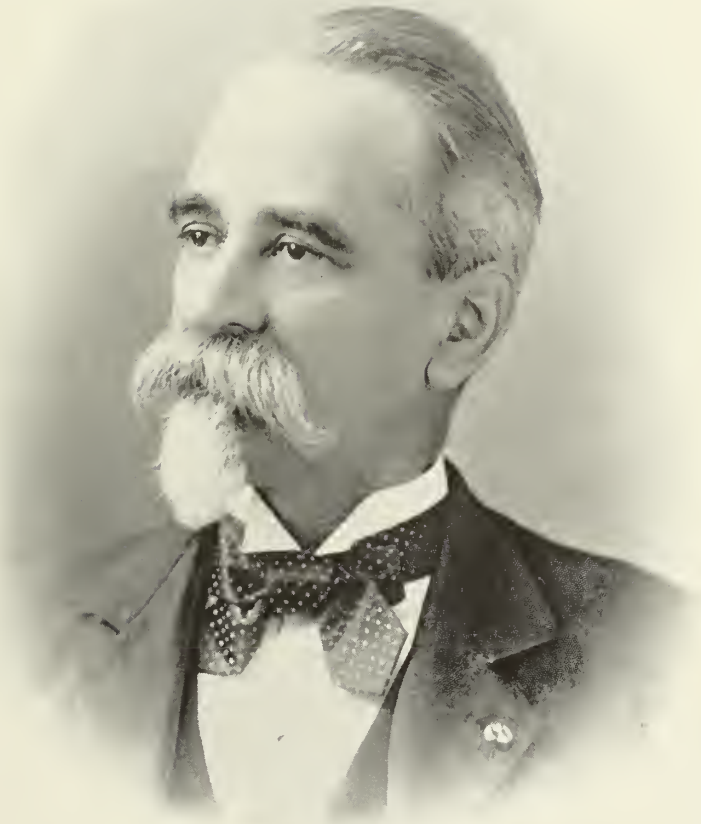
Such a man is Charles R. Knowles, the subject of this sketch. Mr. Knowles is a native of Long Island, born at Riverhead, May 16, 1839. His father was the Rev. Charles Jenkins Knowles, and his mother a sister of Col. Eliakim Sherrill, who afterward met death bravely at Gettysburg while in charge of one of the important brigades on that eventful day when so many brave hearts and loyal souls freely gave their lives for their country. Of the eight children born to this worthy couple, Charles Knowles was third in the order of birth. His youthful days were divided between working on the farm in summer and attending district school in winter. In addition to this preliminary education he attended the Riverhead Seminary and the Greeneville Academy, both noted institutions of learning in their day, and it is needless to say Charles made the most of his time and opportunities as a student in each.

At the age of sixteen he entered the insurance office of his uncle, J. C. Lewis, Washington, D. C., where he remained for some two years. The business proved a most congenial one to the young man, and here he early developed a marked ability for it. Later he began the study of the law with his cousin, Judge Knowles, of Potsdam, St. Lawrence County, N. Y. But when the second call for recruits came, after the battle of Bull Run, young Knowles laid aside law books for drill manual, organized a company, of which he was chosen captain, and went a-soldiering. This company became a part of the Grand Army of the Potomac, whose fortunes it followed through the Peninsular campaign. It was here, while supporting a battery at the battle of Fair Oaks, every third man of the gallant command was either killed, wounded or taken prisoner.

Soon after this Mr. Knowles was stricken with the Peninsular fever and removed to Washington. After a brief period of rest he resigned his commission and soon afterward was appointed to the navy. The high rank of Judge Advocate of the Mississippi Squadron was conferred upon him, in which capacity he served upon the staff of Rear Admiral Lee. This office was a very important as well as a busy one.

Following the war, Mr. Knowles went to Albany and became connected with the Commerce Insurance Company as its General Agent. Although he had been admitted to the bar he was never actively engaged in the practice of the profession. His insurance connections demanded all his time and thought.

In 1868 he secured the New York State Agency of the old Insurance Company of North America, of Philadelphia, and later there was added to his state management the Pennsylvania Fire Insurance Company of Philadelphia, and the Royal Insurance Company of England. The business of the companies at once assumed large proportions. His management from its inception evidenced marked ability and gave promise of great growth and large profit. His is now by far both the oldest and largest State agency of the State.



Chas. R. Knowles

January 1, 1888, the Royal Insurance Company decided to unite the New York State Department with the Metropolitan Department, under the management of E. F. Beddall, which left Mr. Knowles with the management of the Insurance Company of North America and the Pennsylvania Fire Insurance Company. January 1, 1896, the Philadelphia Underwriters was added to the list of his companies.

In politics Mr. Knowles is a Republican of very pronounced views, and a forcible, pleasant and popular speaker, who, during many a hard-fought campaign in his State, has rendered signal service to his party both as a safe counselor and popular stump speaker. He was first elected Supervisor of his ward; in 1879 as a member of the Assembly, where he was a leader in thought and action, being chairman of the important Committee of Commerce and Navigation, and though second on the Committee of Insurance, as an adviser and influencer was practically its chairman.

Further political aspirations and honors were subordinated to the demands of his growing business.

Always active in religious and charitable work, he is a member of the Emmanuel Baptist Church of Albany, and one of its trustees; Acting President of Fairview Home for Friendless Children; Vice-President of the Board of Trustees of the Young Men's Christian Association; Governor of the Albany Hospital; Director of the Merchants' National Bank; Trustee of the Albany City Savings Bank, and largely interested in other local business enterprises.

He was married in 1862 to Miss Gilbert, and to them were born five children. The only surviving son, Charles P. Knowles, is a recent graduate of the Medical College of Physicians and Surgeons of New York City, a young man of great promise in his chosen profession.

WILLIAM BURDETT McCRAY

ASSISTANT MANAGER OF THE INSURANCE COMPANY OF NORTH AMERICA AND PHILADELPHIA UNDERWRITERS.

Success in business is a guerdon that is very cautiously bestowed upon a person by the goddess who in a measure guides and invariably decorates man's efforts. And this same success is far more apt to come because of the pursuer's genius and adaptability for his chosen calling, than for any mere luck, ambition, push or demand. Determined effort invites success. Included in the narrow circle of men who have made their way to the front by their unusual abilities is William Burdett McCray, Assistant Manager of the New England Department of the Insurance Company of North America, and Philadelphia Underwriters, as well as an active member of the local fire and marine agency firm of C. C. Kimball & Co. of Hartford, Connecticut.

Mr. McCray was born in Ellington, Connecticut, December 16, 1852, and is of Scotch extraction. He is the only son of Henry McCray and Roxana Kimball McCray. During young McCray's youthful days the town of Ellington was celebrated for its excellent educational institutions, but he soon developed a taste for military affairs and for this reason was sent to the Episcopal Military Academy at Cheshire, where he subsequently graduated with honors, being also the youngest member of his class.

It was his boyish intention to enter the army, but the opposition of his family prevented him doing this, and abandoning the idea he entered actively in the insurance business in the office of his uncle, C. C. Kimball, at Hartford, Connecticut. In this

W. B. Bucey.

city his military ability was immediately recognized by Colonel J. E. Hamilton, a war veteran then commanding the 1st Regiment Connecticut National Guard, and he was appointed Regimental Adjutant, in which capacity he served about three years. It was at a period when the State troops were being re-organized and his training and discipline did a great deal to further the high standard which has since been maintained by the Connecticut National Guard. Without doubt he was the youngest adjutant known to the service.

As business cares increased Mr. McCray resigned from the service, but after an interval of two or three years he was persuaded to accept the office of paymaster on the staff of Colonel L. A. Barbour, a position he held for several years. He is now retired as paymaster under a recent legislative act.

All his life Mr. McCray has evinced a remarkable liking for music and is not only a fair performer on the piano and flute, but has also had much experience in church quartet singing. Among the citizens of Hartford, where Mr. McCray makes his home, he is conspicuous for that kindness and hospitality which make the recollections of a visit to a strange place linger long in the memory of a visitor. He is a man of high intelligence, is gifted with fine judgment, and is deservedly popular. Unlike many other insurance men he has never seriously considered overtures to become connected with other offices or enterprises, but has remained faithful to his first business connection and has for many years enjoyed the abundant proof that his efforts have been appreciated.

At an early age Mr. McCray selected his life companion in the person of Miss Florine Thayer, daughter of Hon. John W. Thayer, a prominent citizen of Rockville, Connecticut. She is a lady of large and varied mental ability, is favorably known as a journalist and the author of several books. Together Mr. and Mrs. McCray have traveled for pleasure quite extensively in this country and in Europe. Their home in Hartford is always open to a large circle of friends of literary and musical tastes, and in it is seen all the grace and delicacy which a refined and cultured taste is capable of giving.

JAMES DYAS BAILEY

GENERAL AGENT PACIFIC COAST DEPARTMENT, INSURANCE COMPANY OF NORTH AMERICA.

Among underwriters in this country the name of James D. Bailey takes a prominent place, for few have been longer in continuous service than he. Mr. Bailey is, indeed, an authority on the subject, and his knowledge has been gained in the very best school—that of experience. He began business in the West in the year 1862 and has carried it on most successfully up to the present time. Should he so desire, he could write a very full and accurate history of underwriting on the Pacific Coast, and his volume would prove interesting reading.

James D. Bailey was born in Boston, Massachusetts, July 16, 1839, and for many years now he has been a resident of San Francisco. He is a son of Edwin and Margaret Ann Bailey, both members of old New England families, born in 1813 and 1815 respectively, the grandson of Paul and Sibyl Bailey, great-grandson of Paul and Ann Bailey; great-great-grandson of Ebenezer and Mary Bailey, great-great-great-grandson of Joseph and Martha Bailey, and great-great-great-great-grandson of John and Ruth Bailey. It was during the colonial history of the country that the Bailey family tree took

Yours very truly

Jas. D. Bailey

root on American soil, John Bailey, the latter ancestor, having left England for this country prior to 1670. He settled at "Farm Neck," in the town of Scituate, Massachusetts, where his descendents have continued in possession of that property up to the present time.

Paul Bailey, born in 1743, took an active part in the Revolutionary War, being attached to Plymouth (Massachusetts) Regiment, commanded by Colonel John Cushing. He was also a member of the first "Committee of Safety" organized in 1774.

James D. Bailey was graduated in Boston from the "Lyman" school, and received the "Franklin" medal of 1852. Later he determined to travel extensively, visit foreign countries, and gain further knowledge by actual observation and contact with the world. After ten years spent in this manner he decided to locate, and what he had read and heard of California no doubt led to his settling in that State. In 1862 moved to San Francisco and soon after became interested in insurance, taking a position in the office of McLean & Fowler, then General Agents of the Hartford Fire Insurance Company.

Upon the organization of the Union Insurance Company of San Francisco, in 1865, he entered the service of that company, and by a conscientious and faithful attention to its interests he was advanced slowly but surely through the several grades of special agent, accountant, general agent and secretary, which latter position he held until the absorption of the "Union" by the "Alliance" of London in 1891, being in continuous service for twenty-six years. In August, 1892, Mr. Bailey was appointed General Agent for the Pacific Department of the Insurance Company of North America, this embracing California, Oregon, Washington, Nevada, Montana, Arizona, Idaho, Utah, British Columbia and the Hawaiian Islands.

A contemporary in speaking of Mr. Bailey said: "He holds a leading position as a fire underwriter, and that he has the confidence of the company is demonstrated by his long service in its interests and the respect of his associates in the insurance profession." He has indeed devoted his best energies to insurance work and his unvaried success and great popularity is due to this. He belongs to few clubs or societies, but is a member of the Sons of the American Revolution. For thirty years he has been a member of the First Unitarian Church of San Francisco, and he is now, and has been for many years, Treasurer of its Board of Trustees, and is prominent in social, charitable and religious matters in San Francisco. In politics he is a Republican. Mr. Bailey was married to Miss Maria E. Sweetser, of Bangor, Maine, and to them have been born two children.

ROBERT S. CRITCHELL

MANAGER INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA AND THE TEUTONIA INSURANCE COMPANY OF NEW ORLEANS.

One of the professions in life which seems to require a particular adaptability and natural gift is that of insurance. A gentleman who excels in this line is Robert S. Critchell, Manager of the Insurance Company, State of Pennsylvania, and the Teutonia Insurance Company of New Orleans. He is a native of England, born at Glastonbury, January 18, 1844, but when only three years old was brought to the United States by his parents, who settled at Rochester, New York. In 1855 the family moved to Cincinnati, Ohio, and there, while but a schoolboy, he was seized with a great ambition to earn his own living and become a successful business man. Very much against the wishes

R. A. Catchell

of his parents, he secured a position in the insurance agency of Samuel E. Mack & Company, which at that time (1857) represented such companies as the Home, Continental and others.

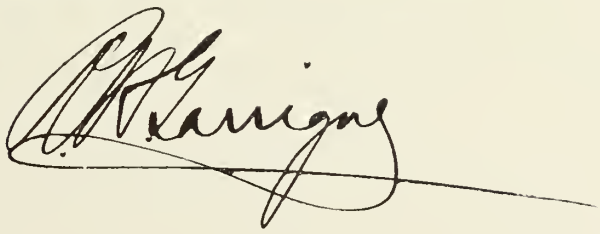
In 1860 Mr. Mack, the head of this firm, was appointed Western General Agent of the Home Insurance Company of New York at St. Louis, and he was so attached to young Critchell that he persuaded him to go to St. Louis with the new enterprise. At the end of two years Mr. Critchell returned to Cincinnati, where he became clerk in the Western Department of the Ætna Insurance Company of Hartford, then in charge of J. B. Bennett. In 1863 he went into the United States Navy (Mississippi squadron) as a junior officer, and was in the service until the close of the war, when he went to St. Louis, where he was immediately appointed Special Agent for the Home Insurance Company, traveling in that capacity throughout the Western and Southern States until 1868.

In that year he went to Chicago as Special Agent of the Phenix Insurance Company, of Brooklyn, and as such had supervision of that company for eight states, having as his assistants in the territory a number of gentlemen who have since become very prominent in the business. He added to his business the Chicago Agency of the Phenix of Brooklyn and other companies in 1870, and at the time of the great fire in Chicago, in 1871, his local agency was the first after the fire to open an office, the first to pay a loss and the first to issue a policy.

At the present time Mr. Critchell is now Manager of the Western Department of the Insurance Company, State of Pennsylvania, and the Teutonia Insurance Company of New Orleans, and also Manager of the "Cook County Department" of the Caledonia Insurance Company of Scotland and the Spring Garden Insurance Company of Philadelphia, and is head of the firm of R. S. Critchell & Company, which, in point of the number of sole agencies represented and premiums written for the companies represented, is the largest in the city of Chicago.

Mr. Critchell is an ardent believer in the sole agency plan, and he claims that the twenty-five years' experience in which the premiums of R. S. Critchell & Company's agency ran largely into the millions, with losses less than forty-five per cent, justifies his position. He is prominent in commercial and social circles in Chicago, for many years was Vice-President, Secretary and Director of the Union League Club of Chicago. For a number of years after the second large fire in Chicago (1874), he was an active member of various committees of Citizens' Association and Board of Underwriters, which secured important reforms in the City of Chicago, the result of whose actions have made underwriting successful in the city since. At present he is a member of the Union League Club, Kenwood Club, Treasurer of the Illinois Commandery Naval Order of the United States, member of the Congregational Club, and Director in the Western State Bank, and Adjutant-General of the Illinois Naval Militia with rank of Lieutenant Commander.

Mr. Critchell was married at St. Louis, in 1866, to Miss M. A. Moodey, daughter of Judge Moodey of that city, and they have four children, one of whom, Robert M., is in partnership with his father.



RUDOLPH H. GARRIGUE,

Manager of the Western Department of the Merchants' Insurance Company of Newark, was born in Brooklyn, New York, on February 19, 1857, just at the time when his father, Mr. Rudolph Garrigue, was taking the preliminary steps in organizing the Germania Fire Insurance Company of New York, thus being actually born in an insurance atmosphere. After receiving an education in the common schools and Packards' Business College of New York City, Mr. Garrigue, while in his seventeenth year, entered the fire insurance business in the office of the New York Underwriters' Agency, then composed of the Germania and Hanover Fire Insurance companies, under the management of Alexander Stoddart, General Agent. Starting as office boy, he worked his way through all the desks of a general office, and in January, 1877, was promoted to the position of Special Agent and assigned as assistant to Geo. D. Gould, State Agent for Illinois, Iowa and Nebraska. In October, 1879, he was transferred to assist Captain Merwin F. Collier, State Agent for Indiana and Michigan. On February 19, 1881, on his twenty-fourth birthday, Mr. Garrigue married Miss Lida M. Collier, the beautiful and accomplished daughter of Captain Collier. Among his wedding presents was a promotion to the position of State Agent for Michigan for the New York Underwriters' Agency. Soon after, owing to the failing health of Captain Collier, Mr. Garrigue had full charge of the States of Michigan and Indiana, with two assistants, until September 1, 1883, when he resigned this position to accept the position of Assistant Manager of the Western Department of the Germania, which company retired from the New York Underwriters' Agency on January 1, 1884.

On August 31, 1894, being the twenty-first anniversary of his connection with the Germania, Mr. Garrigue resigned his position as Assistant Manager, and a few months later was appointed Manager of the Western Department of "The Merchants' of Newark," since which he has thoroughly reorganized that department, putting it on a handsome paying basis.

Mr. Garrigue's greatest forte is the making warm personal friends of most of his business associates, and, having once secured their confidence, in always retaining it. He believes in the "human-nature element" in controlling men, and, like all graduates of the Alexander Stoddart School, is a great success as a manager.

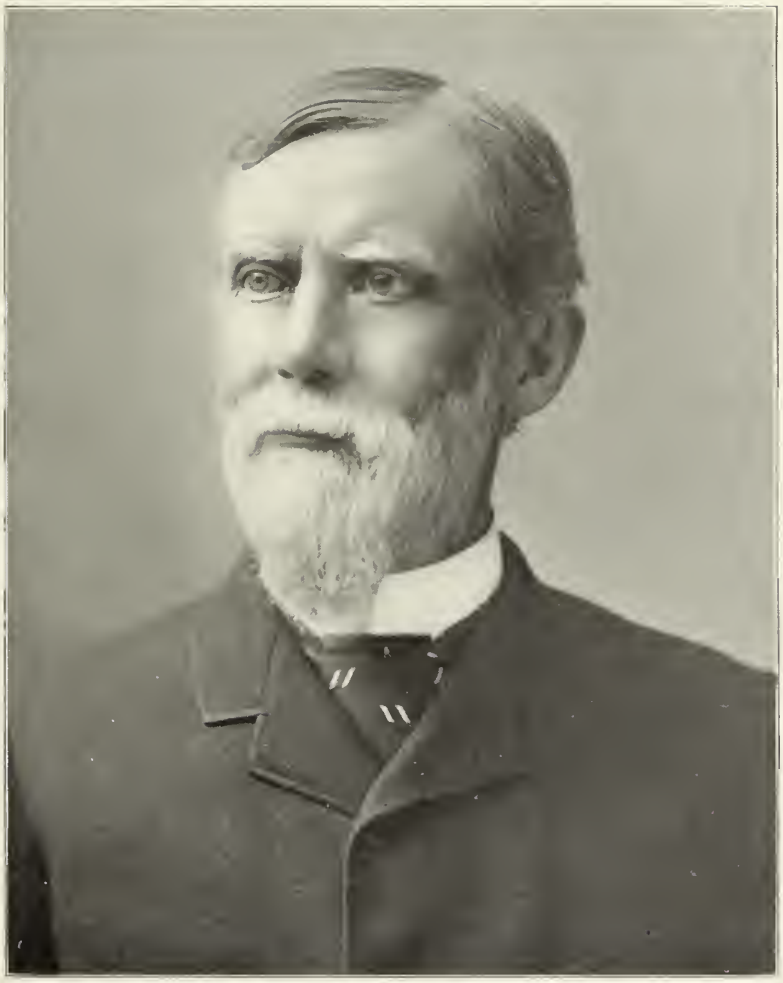
He comes from sturdy stock. His father was a Dane and his mother was one of the early children of Chicago, having married there in 1847, in the famous Ogden residence, the only house that escaped the big Chicago fire of 1871. Mr. Garrigue is one of eleven children, and it is said there is not a lazy bone in the whole family.

Mr. Garrigue is proud of having worked by successive steps from the lowest round of the ladder to his present position, against many obstacles of a discouraging nature. There being nothing by way of request or command that he can make in his official capacity that he has not had to obey from others, and "knowing how it is himself," is always courteous and in full sympathy with those under his control, thus winning their respect and best efforts.

GENERAL WILLIAM T. BARTON

PRESIDENT OF THE MERCHANTS' INSURANCE COMPANY OF PROVIDENCE.

General William T. Barton was born in Warren, R. I., in the early part of the present century. His father was Captain Alfred Barton and his mother was Margaret Clay Turner, both of Warren, R. I.



W. S. Barton

He was educated in the common schools of his native town, and early in life began his business career, learning the carpenter's trade, but soon turned to a seafaring life. He followed the sea for a number of years, and while first officer of the ship "Frances" decided to retire from the mariner's calling and took up a mercantile business in his native town, which he conducted successfully until about 1859, when, owing to the death of his wife, he removed from Warren and later took up his residence in Providence.

While a resident of Warren he was honored by his fellow-citizens with the chief office in the Town Council, also acted as Judge of the Probate Court, and, as a member of the Warren Artillery Company, rose to the rank of Colonel, receiving his training in military affairs from Major John R. Vinton, of the United States Army.

He twice received the commission of Brigadier-General, and once that of Major-General, from governors of the State.

At the breaking out of the Civil War he devoted two years, without compensation, to the drilling and forwarding of troops to the front.

When the internal revenue system adopted by the government was put into force he took the position of Chief Clerk for his district.

His experience, resulting from the many departments of business with which he came in contact in the revenue office, proved a preparation for the insurance business, into which he came as President of the Hope Insurance Company in 1868.

The Chicago fire compelled the Hope Insurance Company to wind up in 1871, and in the following year, after adjusting the Chicago losses in which his company was involved, he was called upon to do the same duty for The Merchants' Insurance Company in the Boston fire, which occurred in November, 1872, and adjusted the losses by that conflagration for the Merchants', exceeding in amount the entire capital of that company, which were promptly met and paid without interruption of its business.

Subsequently he was appointed General Agent of the Merchants', in which capacity he continued until 1878.

At that time the Merchants' Insurance Company passed through the unusual experience of coincidently losing both its President and Secretary by death. The vacant offices of President and Secretary were filled by the appointment of General Barton as President and William P. Goodwin as Secretary, who have continued in office to the present time.

Since then the officers of the Merchants' have had the satisfaction of seeing a continued increase in assets and surplus, until at the present time the funds of the company are larger than ever before in its nearly half century of uninterrupted existence.

Shortly after becoming President of the Merchants' he largely extended the company's field of operation by entering into association with The Equitable Fire and Marine Insurance Company and forming The Rhode Island Underwriters' Association, for the purpose of extending business into the Western States, thereby covering territory for his company extending from the Atlantic to the Pacific.

FRANK H. WHITNEY

SECRETARY THE MICHIGAN FIRE AND MARINE INSURANCE COMPANY.

The young man of the period who is determined on "getting on" has reason to take courage. Many of the recent important appointments in fire insurance have gone to young men. Mr. Frank H. Whitney affords an illustration of this trend. He is

W. C. Whitney.

familiar with all branches of fire insurance, is one of the ablest underwriters in Michigan, and is well equipped for the work before him. Since the year 1892 he has filled the important position of Secretary of the Michigan Fire and Marine Insurance Company, and with his store of knowledge, gleaned from the field of active practice, he finds it comparatively easy to execute to the best advantage all the duties pertaining to his office.

Mr. Whitney was born in Oakland County, Michigan, in 1858, but when but a lad moved with his parents to Battle Creek. There he received his education in the public schools, and when nineteen years old entered the local fire insurance business and was thus occupied until 1880. At that date he was appointed to a position in the home office of the Detroit Fire and Marine Insurance Company. Three years later he was appointed State Agent of the Western Assurance Company of Toronto, for Michigan, held that position until the following year, and then accepted the special agency of the Hartford for the same field.

In 1890 he entered the service of the Michigan Fire and Marine as Special Agent, and remained in that capacity until he was elected to his present position. Having all the necessary experience in all the various departments of the work of fire insurance, Mr. Whitney is essentially practical in all his ideas relative to it. Aside from the duties pertaining to the underwriting of the company, he has general and personal supervision of the Michigan's investments, as well as conducts one of the largest and most profitable local agencies in the city of Detroit. In his agency he has the Grand Rapids, Insurance Company of North America, and Philadelphia Underwriters, North British and Mercantile, Liverpool and London and Globe, and Hartford and Providence-Washington. He controls many of the largest lines in that territory.

The Michigan Fire and Marine Insurance Company was organized in 1881 with a capital of $200,000, which has since been increased to $400,000. On January 1, 1896, the company put out its annual statement showing $786,605.77 in assets, a gain of $26,710.88 over the year previous. The net surplus now amounts to $145,110.10, a gain of $34,144.15 over January 1, 1895. Secretary Whitney has been instrumental to a large measure in bringing about these excellent results.

G. L. CRANDALL

MANAGER SOUTHERN DEPARTMENT OF THE MILWAUKEE MECHANICS' INSURANCE COMPANY.

G. L. Crandall, Manager Southern Department of the Milwaukee Mechanics' Insurance Company of Milwaukee, Wisconsin, and the Home Life Insurance Company of New York, was born in Morton, Tazewell County, Illinois. In 1881 he embarked in the fire insurance business in the Northwest, first as farm solicitor, afterward as Special agent, and in 1888, impelled by his ambition to constantly make advancement, in order to familiarize himself with a larger field, he made a trip through the Southern States. The natural resources of this section of the country, together with its delightful climate, impressed him with the conviction that the South would develop very speedily and become one of the richest parts of the United States.

The following year he located in New Orleans, where he afterward opened the Southern Department of the Milwaukee Mechanics' Insurance Company. In 1893 Mr. Crandall was appointed Southern Manager of the Home Life Insurance Company of

G. L. Randall

New York. Though having had very little experience in the life insurance business, his previous experience in organizing and selecting agents, together with his untiring energy and close attention to business, has enabled him to make his department one of the most important within control of the Home office. His success is what would be expected by those who know him in a business and social way. He has fulfilled the old proverb in having achieved success by deserving it.

RUDOLPH A. LOEWENTHAL

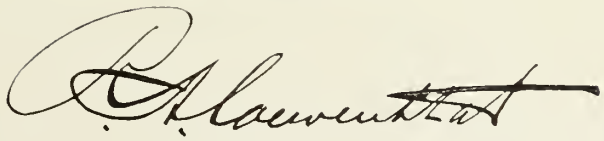
PRESIDENT OF THE MUTUAL FIRE INSURANCE COMPANY OF NEW YORK.

Rudolph A. Loewenthal was born in Hamburg, September 14, 1853, and comes of an old and distinguished German family. He removed to this country with his parents in 1865, locating in the West, and early developed those traits which have since won for him a successful career.

After the Chicago fire of 1871, seriously affecting as it did his family fortunes, Mr. Loewenthal removed to New York City and entered into active business, connecting himself with the rubber trade. For many years thereafter he was both a manufacturer and importer, assuming a prominent position in the commercial world, not only in this country, but also in England and throughout the continent. He planned and carried into successful operation the Rubber Association, composed of leading rubber manufacturers, becoming its first Treasurer and General Manager. Owing to the large insurable interests represented by him, the subject of fire insurance had his attention and he devoted to it that careful study and thorough investigation which characterized his work in other directions. His first connection with the insurance business was that of a stockholder in the Mutual Fire Insurance Company of New York; in 1888 he was elected a trustee of that company. He took a prominent position in the councils of the board, particularly in all matters affecting the financial condition of the company. He has enjoyed to an exceptional degree the confidence of the Board of Trustees, the membership of which has always been composed of leading merchants and manufacturers, who have given to the company not alone their financial support, but also their time and personal service.

When a reorganization of the official and business management was found necessary, Mr. Lowenthal was unanimously elected President of the company. He assumed that position on November 8, 1894, and has filled the place with decided success, taking an active part in the conduct of its affairs in all branches, and adding to the reputation of the company as a financially strong and substantial institution.

During one of his visits to Germany he met the lady who afterward became his wife. He is at present living with his family in New York City, and is actively concerned in all that tends to promote the best interests of the Metropolis. His connection with many charitable institutions affords abundant opportunity for practical expression of a sympathetic nature. He is a member of the Society of Ethical Culture and of many of the leading clubs; he is an American in thought and feeling, and a sturdy supporter of Republican institutions in the best sense of that term.



WILLIAM A. FRANCIS

SECRETARY OF THE MUTUAL FIRE INSURANCE COMPANY OF NEW YORK.

William A. Francis was born in New York City, January 13, 1855. His first connection with the business of fire insurance was in 1872, in the New York office of the Liverpool and London and Globe Insurance Company, where he was engaged as junior clerk. He subsequently entered the field service for the same company, and for several years was Special Agent and Adjuster in various localities. In 1887 he entered the service of the North British and Mercantile Insurance Company, and became Assistant Manager of the United States branch in 1889. His duties entailed the general supervision of business over the United States, and he is well known in every locality. In December, 1894, he was elected Secretary of the Mutual Fire Insurance Company, of New York, and to his wide experience and untiring energy are due, to a large degree, the present strong position of the company and the respect and confidence it enjoys in business circles.

Mr. Francis is living at Montclair, New Jersey, in the Orange Mountains, and is particularly happy in his family life. He married in 1879, and has four children.

GEORGE McMICKING HARVEY

GENERAL AGENT WESTERN DEPARTMENT MUTUAL FIRE OF NEW YORK (A STOCK CORPORATION).

There are few branches of business in which the march of time has wrought such veritable revolutions as in fire insurance. Its introduction into the business world was the assurance of safety and has proved an inestimable boon to countless millions. Many homes and businesses have been established by the insurance companies over the wrecks caused by fire. Many fortunes have been restored by these companies.

The insurance agent should be specially recognized in this beneficial work. It is he who brings to the notice of the unthinking property owner the duty he owes himself, when he urges insurance, and, like the preacher in the wilderness, he calls on everyone to be converted to the insurance man's ideas. Self-interest urges him to write policies, but back of this interest is true philanthropy. Prominent among able, efficient and capable underwriters stands the name of George McMicking Harvey, General Agent of the Western Department of the Mutual Fire (a stock corporation) of New York.

Mr. Harvey was born at Niagara-on-the-Lake, April 28, 1848. His parents were James and Janet Harvey. The father was born at Plymouth, England, and was by profession a chemist. When about twenty-two years old he came to America and settled in the town of Niagara-on-the-Lake. The mother was a native of Scotland, born at Kilmarnock, but when about seven years old with her parents crossed the ocean to this country. They settled in Orange, New Jersey, and later she attended a young ladies' seminary at Buffalo, New York, graduating from the same when about eighteen years old.

George M. Harvey received his education at Niagara, in Phillips Academy, and subsequently at the age of fifteen years went to Buffalo, New York, where he entered the insurance office of Round & Hall. There he remained until 1870, when he turned his face Westward and came to Chicago, engaging with the firm of S. M. Moore & Company. About fourteen years ago, or in 1882, he commenced business under the name of George M. Harvey & Company, and that has continued up to the present time.

Wm A. Francis.

He has devoted his life thus far to insurance, never having been engaged in any other business.

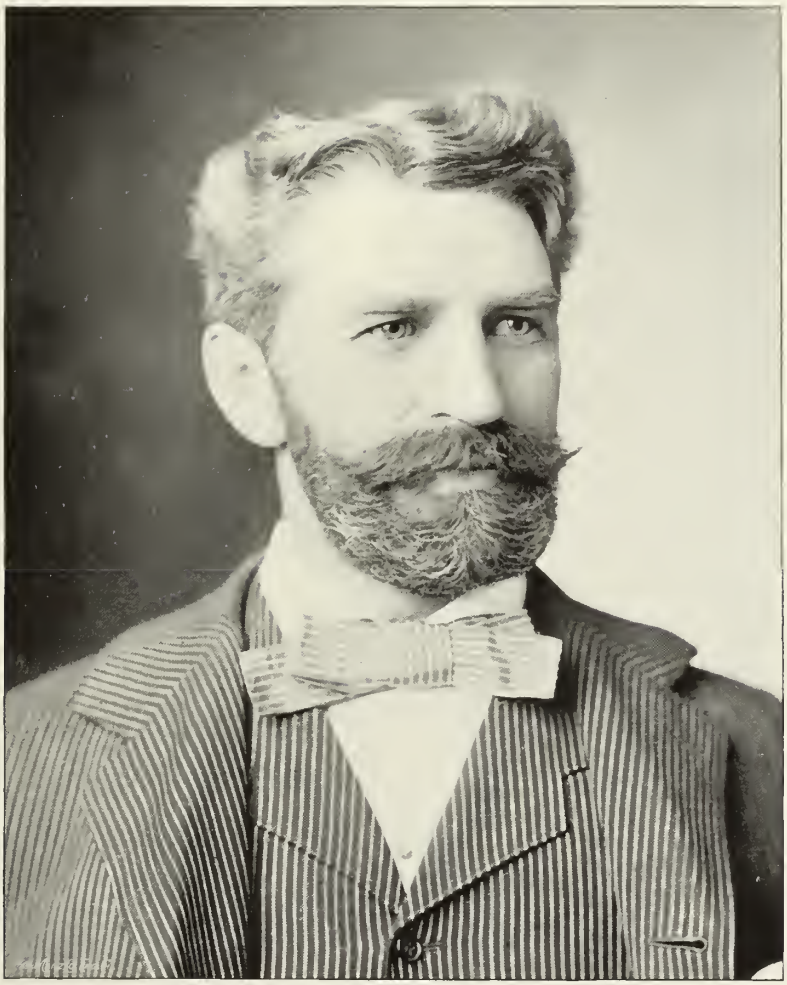
Mr. Harvey is a member of the Chicago Athletic and North Shore clubs. He is a man of pleasing address and one who makes many friends. He was brought up in the Protestant Episcopal faith and still holds membership in that church. In politics he is and has always been a Republican. He was married on the 19th of October, 1886, to Miss Lucy Dale Halsted, a native of Chicago and of English parentage. They have three children, two sons and a daughter, and reside at 36 Stratford Place, Lake View, Chicago.

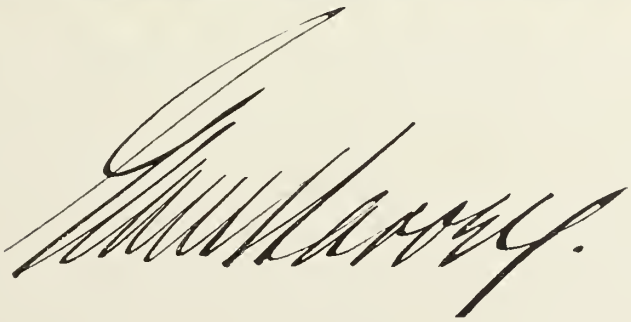
THE NATIONAL FIRE INSURANCE COMPANY, OF HARTFORD.

The National Fire Insurance Company, of Hartford, Connecticut, was granted a fire and marine charter June 14, 1869, by the Legislature of the State of Connecticut, but no proceedings were taken under it till after the Chicago fire, which destroyed six of the nine fire-insurance companies doing a general business in Hartford. Part of the original corporators then opened subscriptions, but, before completing them, transferred the control and right of organization to the executive of the Merchants' Insurance Company, one of those rendered insolvent by the fire—dating from 1857. The National was organized November 27, 1871, with $200,000 capital, at once raised to $500,000 —the charter permitting $1,000,000—and a directorate chiefly from the Merchants' board, with some from the National subscribers. Mark Howard was elected President and James Nichols Secretary, as they had been of the Merchants'. It was voted to do only fire insurance, and business was begun the next day, November 28, most of the Merchants' agency force being secured for the new company. A prosperous year followed, but the Boston fire of November 9–10, 1872, which involved the company in $161,825 of loss payments, caused a technical impairment of $150,000, which was made good December 20, by reducing the capital to $350,000, and voting to raise it to $500,000 by new subscriptions. These were at once taken up almost entirely by the existing stockholders. A stock dividend of $100,000 in 1878 raised the capital to $600,000, and the fresh subscriptions in 1881 to $1,000,000, the charter maximum.

President Howard died January 24, 1887, and was succeeded by the Secretary, James Nichols. Shortly after, the secretaryship was filled by Ellis G. Richards, New England General Agent of the Queen. In March, 1891, an Assistant Secretary was appointed—Benjamin R. Stillman, former General Agent of the Springfield Fire and Marine.

In 1888 a re-insurance of the Washington Fire and Marine of Boston nearly doubled its business, and caused the creation of a Western Department, with headquarters at Chicago, Fred S. James being made General Agent and George W. Blossom, Assistant. A few months later the Pacific Department was reconstituted, with George D. Dornin as Manager, assisted later by his son, George W. Dornin. Several other important re-insurances have since been effected, and the business of the company has grown heavily, independent of them. The net premium receipts have increased within the decade from about half a million to nearly two and a half millions yearly. Since its organization it has received over $20,000,000 in premiums, and paid over $10,000,000 in losses.





In September, 1893, it completed and occupied one of the handsomest office buildings in Hartford.

The present Board of Directors is: James Nichols, President; Homer Blanchard, retired wool merchant and manufacturer; James Bolter, President Hartford Bank; General Wm. B. Franklin, formerly Vice-President Colt's Fire Arms Company; Frank W. Cheney, Treasurer Cheney Brothers, silk manufacturers; John R. Buck, attorney at law and Ex-Congressman; Jonathan F. Morris, late President Charter Oak Bank; John L. Houston, President Hartford Carpet Company; Henry C. Judd, wool merchant; Francis T. Maxwell, wool manufacturer; Ellis G. Richards, Secretary.

The annual statement, December 31, 1895, discloses: Assets—Real estate owned, $263,486; loans on bond and mortgage and accrued interest, $701,661; stocks and bonds owned, $2,268,596; cash in office and bank, 225,288; premiums in course of transmission, $401,111; aggregate available assets, $3,860,142. Liabilities—Unpaid losses and claims, $321,792; unearned premiums, $1,825,452; total liabilities, except capital, $2,146,944. Capital stock, $1,000,000. Surplus above all liabilities, $713,198.

JAMES NICHOLS

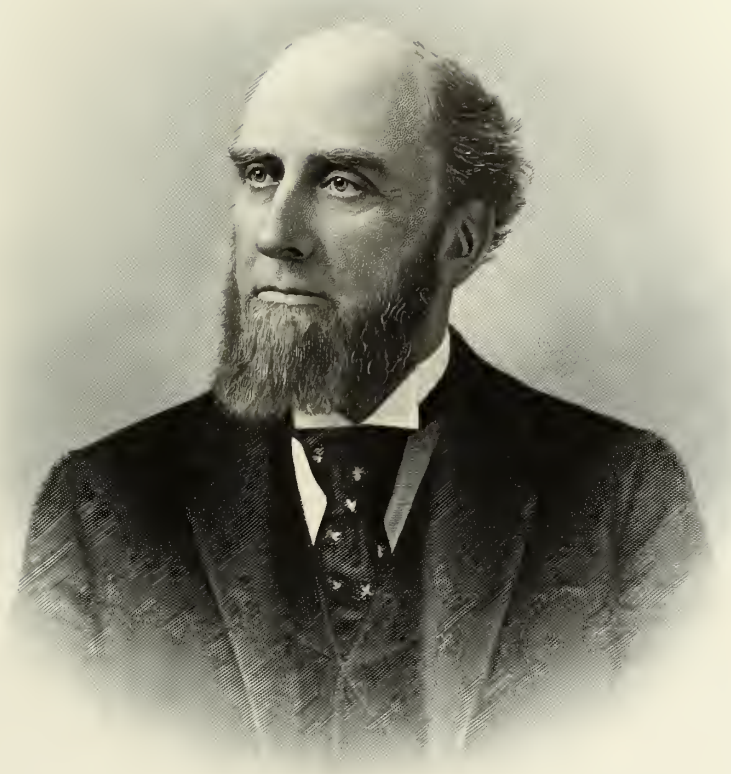
PRESIDENT OF THE NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Soldiers, statesmen, lawyers, men of learning, merchants, bankers and masters of success in the varied school of experience in the world's affairs have all contributed their quota to the establishment of the insurance business. Many sterling and admirable qualities helped to make James Nichols, President of the National Fire Insurance Company, the right man for the right place. The exacting duties of this office he has discharged with marked skill and ability, and his broad experience and legal acumen have been of great service toward the success of the organization.

James Nichols was born in Weston, Fairfield County, Connecticut, December 25, 1830, removed to Newtown, in said county, with his parents, when about five years of age, where he remained till 1854, since which time he has been a resident of Hartford, Connecticut. He is the second child born to the marriage of Isaac and Betsy (Platt) Nichols, and the grandson of James Nichols, who was a successful farmer of the Nutmeg State. The father of our subject also followed the occupation of an agriculturist.

In the public schools of Newtown young Nichols received a fair education, but from early youth he had displayed a great liking for the legal profession, and most of his evenings and holidays were spent in gaining a knowledge of law. After teaching school until he had attained his majority, Mr. Nichols began his law course with Amos S. Treat, a leading lawyer of Danbury, Connecticut, and was admitted to the bar at that place in the spring of 1854. In April he located at Thompsonville and began practicing. The following fall he was appointed Assistant Clerk of the Hartford County Superior Court, and removed to that city, where, in 1856, he began his practice. On the first Monday of April, 1862, he was elected Judge of Probate for the Hartford District, embracing six important towns besides Hartford, commencing his term of office the first of July following.

Mr. Nichols was the first Republican Judge who had held that position, and at the end of a year he was succeeded by a Democrat. However, at the end of another year he was again elected, and filled that position most ably until July, 1866. Mean-



James Nichols

while, about 1860, he had entered into partnership with Julius L. Strong, under the firm title of Strong & Nichols, and they continued together until Mr. Nichols left the law practice.

In the fall of 1866 he was made Special Agent for the Merchants' Insurance Company of Hartford, succeeding J. M. Allen, now President of the Hartford Steam Boiler Insurance Company, and in 1867 he was made General Agent, and Secretary in January, 1870.

On the formation of the National Insurance Company, in 1871, Mr. Nichols became Secretary, and after the death of President Howard, January 24, 1887, he was made chief executive officer.

The National Fire Insurance Company was organized November 27, 1871, by the corporators under a charter of 1869, but with the understanding that it should be operated by the management of the Merchants' Insurance Company, which had to surrender its charter and go into bankruptcy on account of the Chicago fire. The capital, $200,000, was at once raised to $500,000. The President was Mark Howard and the Secretary James Nichols. The capital of the National was raised to $600,000 in 1877 and to $1,000,000 in 1881. This company has re-insured a number of other companies, the principal one being The Washington Fire and Marine of Boston.

Mr. Nichols is Vice-President of the Charter Oak National Bank; Director Phœnix Mutual Life Insurance Company; Director Pratt & Cady Company; Trustee Society for Savings, the largest bank of the kind in Connecticut; and is a member of St. John's Lodge of Masons, Hartford. He is also a member of the Park Congregational Church. In politics he is a Republican. Mr. Nichols was married July 9, 1861, to Miss Isabelle M. Starkweather, of Hartford, and they have had three children, one now living.

ELLIS GRAY RICHARDS

SECRETARY OF THE NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

The subject of this sketch, Ellis Gray Richards, was born in Worcester, Massachusetts, December 16, 1848, of Puritan and Pilgrim ancestry. Young Richards' early life was spent much in the same manner as numberless other youths, although without the advantages of wealth and environment with which many are favored.

Graduated from the schools of his native city, he commenced a business life at the age of seventeen as clerk in a large iron-manufacturing establishment, becoming at the age of twenty-one its head bookkeeper, and about that time the establishment (a New York corporation) was removed to Passaic, New Jersey. The panic of 1873, which brought distress to the business interests of the entire country, affected severely the future prospects of the company, and he foresaw that a change would soon be necessary if further business progress was to be attained.

Urged by friends to enter the insurance business even as early as 1871 (in the service of a Massachusetts company), such a change was for a long time seriously considered by him, but it was not until February, 1874, that he decided to leave his then position, which had become one of large responsibility, to commence again at the bottom of the ladder of business experience by entering the employ of the Commercial Union Assurance Company as clerk in its Boston office.

Promotion soon followed, and again in November of the same year further

advancement was obtained by the offer and acceptance of the position of secretary and surveyor of the Worcester County Board of Underwriters under direction of the National Board. This position brought valuable experience in the surveying and rating of fire hazards and led to further promotion by his employment as Special Agent of the Royal and Pennsylvania under Foster & Scull, Managers, in May, 1877.

Probably no office in New England offered better advantages to a young and ambitious special for the acquirement of a diversified knowledge of field work than that of Foster & Scull's, and young Richards carefully improved his advantages.

In May, 1881, he accepted the position offered him by the Queen Insurance Company, as Special Agent for the same field with greater responsibilities and opportunities for advancement in the business of fire underwriting. Under the guidance of the manager of the company, Mr. James A. Macdonald, one of the ablest underwriters of the country, Mr. Richards passed six years in earnest work in building up the New England business of the Queen.

In the organization of the New England Insurance Exchange, which occurred January 1, 1883, Mr. Richards took an active part, and during the remaining years of his work in the field he was a studious and enthusiastic participant in the labors of that body, which has done so much for the elevation and improvement of the fire underwriting business.

The death of Mark Howard, President of the National Fire Insurance Company, of Hartford, in January, 1887, was followed by the promotion of its Secretary, James Nichols, to the presidency, and the position of secretary thus made vacant was offered to Mr. Richards in the following April and accepted. In this position Mr. Richards has since shared, with President Nichols, the executive work of that company, being also elected a Director in July, 1895.

Mr. Richards was married at the age of twenty-one years, and his home is made happy by a wife and one daughter.

BENJAMIN RHODES STILLMAN

ASSISTANT SECRETARY OF THE NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Benjamin Rhodes Stillman, Assistant Secretary of the National Fire Insurance Company of Hartford, is a thorough and skillful underwriter, and one whose career is worthy of emulation. He was born March 31, 1852, at Adams, New York. His parents, Benjamin Franklin Stillman and Sarah (Rhodes) Stillman, came of good old New England stock, their ancestors being members of the Roger Williams colony and prominent in the early development of Rhode Island.

Benjamin F. Stillman was a successful merchant but died before his son Benjamin was nine years old, leaving him in the care of his mother, who was a woman of great executive ability and unusual strength of character. He received his education in the public schools at Oswego, New York, and prepared for Hamilton College at the Oswego High School. A prominent citizen, interested in educational matters, in order to stimulate the school boys to study, offered to start that student in business who, at the graduation examination, received the highest record. Young Stillman was the successful one, and, hastily abandoning all thoughts of college, entered the general business office of Mollison & Hastings, prominent merchants and millers, who were also engaged in

E. G. Richards

the forwarding and insurance business. In due course of time, by promotion, Mr. Stillman's whole time was given to the insurance branch. Seven years later he became connected with the firm of Shepard & Stillman, but this firm was dissolved after three years by the appointment of Mr. Stillman as Special Agent of the Watertown Fire Insurance Company, with headquarters in New York City.

Mr. Stillman served three years as Inspector and Adjuster in this position, obtaining a valuable knowledge of the business in Metropolitan District, and was then called to the home office at Watertown in general field work. While with the Watertown he traveled extensively throughout all the Eastern, Middle and Southern States and obtained a general knowledge of the business rarely available to the field man, and it was largely due to this experience that in 1884 he was appointed General Agent of the Springfield Fire and Marine Insurance Company. He removed to Springfield, Massachusetts, and for six years had charge of the home office field work of that company.

In 1890 Mr. Stillman resigned to accept a tempting offer of the secretaryship of the Safety Car-heating and Lighting Company of New York, and removed to that city. At the end of a year he resigned and in 1891 accepted his present position, although his resignation was not accepted until some time later.

In 1889 Mr. Stillman was President of the New England Insurance Exchange, being the seventh presiding officer of that body. He was also one of the original trustees and incorporators of the Insurance Library Association of Boston, and one of the organizers of the New England Bureau of United Inspectiou. He is a member of the Protestant Episcopal church. Although not a politician, he is an ardent Republican and has always voted with that party. On the 20th of October, 1880, Mr. Stillman married Miss Jennie Louise Whitney, only daughter of Hon. Cyrus Whitney, of Oswego, New York, a lineal descendant of John Whitney, the Puritan, who settled in Watertown, Massachusetts, in 1635, and who was himself Judge of Oswego County until retired by reaching the age limited by law. Mr. and Mrs. Stillman have one daughter living, Daisy Gilbert, now thirteen years old. The only son, Cyrus Whitney, died of scarlet fever in 1894, aged ten years.

FREDERICK SINCLAIR JAMES

GENERAL WESTERN AGENT OF THE NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Frederick S. James, General Western Agent of the National Fire, and confessedly one of the best all-around fire underwriters in the West, is a product of the Prairie State, born in Cook County, in the township of Barrington, thirty miles from the city of Chicago, February 20, 1849. He is the son of Colonel William and Catherine C. (Sinclair) James, early settlers of Illinois and of sturdy Scotch ancestry, being descended from people of the Highlands. The father was a warm personal friend of Abraham Lincoln, and one of the organizers of the Whig party. When Mr. Lincoln became President he was appointed Provost Marshal by him, with headquarters at Chicago. He was also very prominent in public affairs in Chicago and Cook County for many years, representing his district in the Legislature several terms, and for a time was fire and police commissioner of the city.

Frederick S. James received his primary education in the public schools, and later, when twelve years old, he entered the High School of Chicago. His connection with

the insurance business began when he was fifteen years old, when he entered the insurance office of Alfred James & Company (the senior member of which, now President of the Northwestern National Insurance Company, of Milwaukee, being his brother). In four or five years he had worked his way up to a membership in the firm, and not long after the great Chicago conflagration began business on his own account as local agent. He succeeded to a considerable portion of his brother's trade, and so well has he managed his business that the firm of Fred. S. James & Company is now one of the foremost in their line in Chicago.

For many years Mr. James has served as General Western Agent of strong companies. He was Western Manager of the Fire Insurance Association, of London, England, for several years, and afterward of the Boston Underwriters, until the Washington Fire and Marine withdrew from the combination, when he continued as its General Western Representative. When the National of Hartford reinsured the Western business of the Washington, he continued as its Western General Agent, with George W. Blossom as Assistant, a position he had previously occupied for the latter company.

Mr. James is a man of unusual business acumen, but has a most affable and genial disposition. Strong and honest in his purpose, generous and quick in his sympathies, in all his relations, whether in business or society, his life is regulated by the highest moral standard. Socially he is a thirty-second degree Mason, and a member of Cleveland Lodge, No. 211; Washington Chapter, No. 43; Chicago Commandery, No. 19, and Oriental Consistory.

He is a prominent member of the Chicago Club, Chicago Athletic Association and Illinois Club. In politics he advocates the principles of the Republican party. Mr. James takes a deep interest in all public questions, but dislikes politics as a profession. In person he is of medium height and has a well developed physique.

GEORGE W. BLOSSOM

ASSISTANT GENERAL AGENT OF NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

No professional or commercial pursuits afford better opportunities to men of ability and enterprise than those embodied in fire insurance, a notable example of advancement in this direction being illustrated in the record of George W. Blossom, Assistant General Agent of National Fire Insurance Company of Hartford. He has a thorough knowledge of the most important risks, and brings to bear the widest range of practical experience. He is a partner in the firm of Fred S. James & Company of Chicago, and is doing a large insurance business.

Mr. Blossom is a product of the Hawkeye State, born at Dubuque, Iowa, October 1, 1854, and is now a resident of Chicago, Illinois, where he has made his home for a number of years. He is the son of Alonzo and Frances E. Blossom. Mr. Blossom's educational advantages were quite good during youth, for he attended the public schools of Dubuque, and later the high school, where he received thorough training. During his boyhood days he went to the country and spent three years on a farm, gaining, in addition to a fair knowledge of the duties thereon, a goodly amount of health and strength.

After leaving school, he took a position as clerk in a book and stationery store at Dubuque, because he was anxious to commence a business career and saw no

Fred. D. James

other chance. There he remained for six months, and then, in May, 1870, when only sixteen years old, he became interested in insurance, entering a local office at Dubuque, with the firm of Smith & Plaister. The members of this firm were Iowa State Agents for the Ætna Insurance Company of Hartford, and he remained with them for three years, obtaining in that time a thorough insight into the business.

In the month of September, 1873, Mr. Blossom went to Chicago and obtained a position with Eugene Cary, then Manager of the Imperial of London, afterward Manager of the German-American Insurance Company. The long years Mr. Blossom had devoted to the insurance business were fruitful with valuable experience, and his value soon became known to the different insurance companies. In the year 1884 he was tendered the position of Assistant to Manager A. Williams, then organizing the Western Department of the Connecticut Fire Insurance Company, and continued in that capacity for three years.

In the year 1887 Mr. Blossom entered the firm of Fred S. James & Company, Local Agents in Chicago, and at the same time became Assistant General Agent of the Washington Fire and Marine Insurance Company of Boston, under Mr. James. The last named company afterward reinsured in the National of Hartford, and Mr. Blossom then became Assistant General Agent of that company. He is known to the fraternity as a wide-awake insurance man, with a great capacity for hard work, and no less so as a refined gentleman, endowed with pleasing social qualities.

Socially Mr. Blossom is a member of the Union League Club, the Kenwood Club, the Hyde Park Club, the Kenwood Country Club, and is a genial companion with a host of warm friends. In his political views he upholds the platform of the Republican party, and has always advocated its principles. He selected his wife in the person of Miss Carrie R. Boardman, and their union was celebrated on the 26th of September, 1889. Two children, both boys, have blessed this union.

CHARLES RICHARDSON

SECOND ASSISTANT GENERAL AGENT OF NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Special adaptability to any particular work in life is the one necessary adjunct to success. Charles Richardson, Second Assistant General Agent of the National Fire Insurance Company, is a man who would convince the most careful critic that he has made no mistake in his chosen calling, that his lines have fallen in suitable places and that he is a man of great versatility, untiring energy and unswerving integrity.

Mr. Richardson is a native of the Hoosier State, was born near Columbus, and reared on a farm. His birth occurred July 19, 1853, to the marriage of Garah M. Richardson and Lucy Cutler Richardson. The father was a successful agriculturist and a man of strict integrity and uprightness. In the public schools of St. Joseph and Marshall counties Charles Richardson received a good practical education, and after a regular course of four years graduated from the Indiana University in 1877, with one of the honors of the class. His early tastes and habits were those common to student life, but later he developed a taste for the legal profession and first decided on that as his calling in life.

After leaving the university Mr. Richardson taught school for a year and subsequently entered the law office of Judge A. C. Capron at Plymouth, Indiana, where he

Geo. N. Blossom

pursued his studies for some time. Judge Capron represented several fire insurance companies, and it was part of Mr. Richardson's duties to look after that part of the office work, and he soon became familiar with the insurance business. In 1880 he became a partner in the law and insurance business with his preceptor, and they were associated together until the early part of 1883.

In April of that year he accepted the position of Special Agent of the Franklin Insurance Company of Indianapolis, and in January, 1884, his real worth becoming apparent, he was asked to accept a similar position with the Firemen's Insurance Company of Dayton, Ohio. This he accepted and took up his headquarters at Chicago, being, in addition to Special Agent, Adjuster for the company. It was during the ensuing four years as Inspector of Risks, as Special Agent and Adjuster, that an acquaintance was made with agents and the business in Ohio, Indiana, Michigan, Illinois and Wisconsin, which proved of inestimable value to Mr. Richardson in his subsequent work.

Early in the year 1888 the office of Secretary of the Firemen's Insurance Company became vacant, and by unanimous vote of the Board of Directors Mr. Richardson was called to fill that position. The duties of this office he discharged in a most satisfactory manner until 1892, when the business of that company was reinsured by the National Fire Insurance Company of Hartford. Although the last four years of the life of the "Firemen's" were hard ones for fire insurance generally, the company prospered financially, paid regular dividends to its stockholders, and at the time of retiring this company had nearly three times as much surplus as it had when Mr. Richardson first took hold as Secretary and Manager. Since January, 1892, he has been with the National Fire Insurance Company, and has become associated with Fred S. James, General Western Agent in this city, in the capacity above named, and is doing most efficient work.

Socially Mr. Richardson is a member of the Sigma Chi College Fraternity; Masonic bodies—Knights Templar, Scottish Rite, Thirty-second Degree Mason, and member Medina Temple Mystic Shrine. In the month of January, 1888, Mr. Richardson married Miss Maud Lecklider, daughter of Dr. L. G. Lecklider, of Greenville, Ohio. Two interesting children have been born to this marriage, Lucy and Robert. At the present time he resides at 2141 Jackson Boulevard, Chicago.

GEORGE D. DORNIN

MANAGER OF THE NATIONAL FIRE INSURANCE COMPANY OF HARTFORD AND SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY OF SPRINGFIELD, MASSACHUSETTS.

The history of this country is filled with the deeds and doings of self-made men, and prominent among them is George D. Dornin, Manager of the Pacific Department of National Fire Insurance Company of Hartford, and Springfield Fire and Marine Insurance Company of Springfield, Massachusetts, who, marking out his career in youth, grasped all opportunities for bettering his financial and social condition, and as a result is now on a smooth sea and floating with a prosperous tide. Mr. Dornin is a native of New York City, born December 30, 1830, and is now residing at "Oakmead," Fulton, Sonoma County, California.

Young Dornin early evinced a strong liking for study and made such good use of

Charles Richardson

his time in the public schools of his native place that he was far ahead of his classes when thirteen years old. He then left school to become office boy for a Wall street broker, but his parents expected that he would return to school after a year or so of business experience. The opportunity never came and the Wall street broker's office was changed for a position as clerk in the house of Joseph Dupre & Company, importers of French goods, where Mr. Dornin remained two years.

In the fall of 1848, while holding that position, the news of the discovery of gold in California reached the Atlantic cities. The natural impulsiveness of a boy of eighteen to see the world was augmented by the possibility of great wealth to be had for the digging, and as a consequence young Dornin joined the "argonauts" in search of the modern "golden fleece." On the 3d of February, 1849, he embarked on the ship "Panama," commanded by Captain R. J. Bodfish, and started on the long trip around the "Horn." In those days "anything which could float" was put upon the sea to undertake this voyage. Ships were purchased and fitted out by mining companies, or chartered for the voyage out and back. Stocks of merchandise, with ready-made houses and store buildings, furnished the miscellaneous cargo of many of these vessels.

There were two hundred and three souls constituting the passenger list of the "Panama," and of these four were women. The voyage was not particularly eventful, the usual stormy "doubling the cape" and three weeks of waiting in the port of Talcahuano, Chili, being the only features to break the monotony. On the 8th of August, 1849, after a voyage of 186 days, the vessel reached San Francisco, and young Dornin stepped ashore without a dollar, what little money he had left after paying his passage being invested in Chili, in part to replenish a rather scanty provision list. There were many others in the same condition.

San Francisco was then in an embryotic condition. Tents were used for dwellings and the sand hills which flanked the cove, upon which the future great city was built, were utilized for all sorts of avocations. Lumber at $300 or $400 per thousand feet, and carpenter wages at $16 per day, precluded the lavish use of expensive buildings. The paramount object with all was to get to the mines. Without a trade or a profession, young Dornin earned his first money by painting a wagon, receiving five dollars in gold dust for this work. He was very glad to get it, as it pointed the way to earn a livelihood as a sign painter. The early advent of the severe rainy season of 1849 brought reports of discomfort and destitution from the mines, and Mr. Dornin postponed his trip to that charmed section until spring.

One day he met in the streets an old New York chum who had established himself as the proprietor of a lodging house and restaurant. Mr. Dornin became his partner, but a month or so later he formed a partnership with the baker of the establishment and furnished pies (at handsome profit) to the tent-dwellers of the city. His partner having decided to go to the mines, Dornin was thrown on his own resources. He promptly leased a piece of ground, put up with his own hands a lunch counter and stand, and the "City Hall Lunch" became a feature and a profitable one in San Francisco life.

Later he formed a partnership with another New York boy, Henry I. Beers (now a prominent banker of Oil City, Pennsylvania), in the same business, and this finally developed into a more extensive restaurant, and later into general merchandising. The entire stock and store was consumed May 4, 1851, in one of the great conflagrations for which early San Francisco was famous, and "Dornin and Beers" closed up their part-

Geo. D. Dorman

nership relations. Mr. Dornin then tried paper hanging, sign painting, etc., which was fairly remunerative. His chance to go to the mines came in the spring of 1852, and as he had been connected with the jewelry business, he took a stock of watches and jewelry to Nevada City.

Later he engaged in mining and still later again in merchandising, but he finally sold out and moved to Grass Valley, where he put out his sign as a "daguerreotypist." He was married in this place October 2, 1853, to Miss Sarah A. Baldwin, of "Mayflower" ancestry, and their first child, George W., was born in December, 1854. All his belongings were again destroyed by fire in September, 1855, and in the winter of that year he moved to North San Juan, where he held positions as postmaster, express and telegraph agent, stage proprietor and mail contractor, and in October, 1863, became connected as Local Agent with the Phœnix of Hartford. In the fall of 1865 he was elected to the Legislature, and his position as such brought to his attention sundry insurance bills, and his advice was sought by colleagues. Later he took a position in San Francisco as Special Agent and Adjuster for the Phœnix and Ætna Insurance companies. In 1867 he was again elected to the Legislature and at the close of the session he moved with his family to San Francisco.

In the spring of 1871 he became the Secretary of the Fireman's Fund Insurance Company, in which capacity he adjusted and settled the losses of that company in the great Chicago fire.

In July, 1887, he was tendered and accepted the Pacific Coast management of the Lion Fire Insurance Company of London, and 1884 the Washington of Boston was placed under his jurisdiction. This company was subsequently reinsured by the National Fire of Hartford, Connecticut. In 1886 he visited London to arrange for the transfer of the management of the Imperial jointly with the Lion and Washington.

The alliance between the English and American companies in their Pacific Department was terminated in the summer of 1891 and Mr. Dornin retained the management of the National. To this was added in July, 1895, the Coast Department of the Springfield F. and M. Insurance Company of Springfield, Massachusetts.

In his political views Mr. Dornin is a stalwart Republican, and believes in its record and its destiny. His sons, George W. and John C., are insurance men, the former as Assistant Manager and the latter as Special Agent of the National and Springfield. His daughters are Mrs. Crayton W. Wilkinson, Mrs. Rev. George G. Eldredge and Mrs. Hubert Bryant.

GEORGE W. DORNIN

ASSISTANT MANAGER OF THE NATIONAL FIRE INSURANCE COMPANY OF HARTFORD, AND THE SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY OF SPRINGFIELD, MASSACHUSETTS.

A faithful, painstaking and accurate official is George W. Dornin, Assistant Manager of the National Fire Insurance Company of Hartford and Springfield Fire and Marine Insurance Company of Massachusetts, and those in authority have not been slow to recognize and acknowledge his fitness for his present positions. He owes his nativity to California, having been born in Grass Valley, Nevada County, December 19, 1854. Until the year 1867 he remained in his native county, but in the fall of

Geo. W. Dorsin

that year he removed with his parents to San Francisco, and in 1873 graduated from the Oakland High School. The same year he entered the State University at Berkeley.

After a term as special student, he entered the employ of the Central Pacific Railroad Company, in its draughting and bridge department, but after a service of nearly three years he became connected with the Fireman's Fund Insurance Company, of which his father was then Secretary, and on the appointment of the latter to the management of the Lion Fire Insurance Company, in 1881, he was transferred to the service of that and its associate company as chief clerk. From that time until the dissolution of the alliance between the Lion, Imperial and National Insurance companies, in 1891, Mr. Dornin gained much valuable experience and a thorough knowledge of insurance matters, which have placed him in the front rank of live business men.

In 1891 Mr. Dornin entered the service of the National Insurance Company as Assistant Manager, which title he also holds for the Springfield Insurance Company, which is associated with the National in its Coast Department. He is doing excellent work for the company, for his mental vigor, executive will and generous heart have combined to make him successful. His mathematical and mechanical training especially fits him for handling the details of a business covering twelve States and Territories.

THE NEW ENGLAND BURGLARY INSURANCE COMPANY OF BOSTON, MASSACHUSETTS.

The New England Burglary Insurance Company, of which Mr. William H. Brewster is President, was organized by that gentleman in the latter part of 1895, for the purpose of transacting a general burglary insurance business throughout the United States.

The company has entered a field heretofore untrodden by any underwriter as a specialty. Departments have been established, covering practically the whole of the United States, and, through such departments, local representatives will be appointed embracing in the neighborhood of three hundred and fifty of the leading agents throughout the Union. The company has undertaken, in the plan adopted by it, to protect the premises of its policyholders from invasion by the burglar class of criminals, as well as to indemnify them for losses arising from burglaries committed. The plan is certainly a new one, and in some respects is novel. The trade-marks of the company, the exclusive use of which are guaranteed to it under the laws of the United States, consist of an aluminum star and a warning device addressed directly to the burglar, one of which, under the terms of the policy, the assured must affix in such a position as to be seen readily by anyone passing the house.

The directory of the company is made up of gentlemen holding positions of trust and honor in New England.

The company occupies a suite of large, conveniently arranged offices in the John Hancock Building, No. 178 Devonshire Street, Boston, Massachusetts.

WILLIAM H. BREWSTER

PRESIDENT OF THE NEW ENGLAND BURGLARY INSURANCE COMPANY.

William H. Brewster was born at Newburyport, Massachusetts, in the late forties, and has made insurance his chief business ever since leaving the schoolroom to take up office duties. He carries an honored name, and is in direct line of descent of Pilgrim ancestry. In January, 1866, he entered the insurance office of Mr. Oliver Brewster, whose experience as an insurance agent, it is said, antedated that of all others in the United States.

The occupation chosen by the subject of this sketch proves to have been most felicitous and fortunate. Mr. Brewster's rapid advancement in the many positions of trust and importance held by him in his early business life, coupled with his well-known later success, as himself an agent and broker, attest his high standing and ability among those of the more fortunate in the fraternity.

Mr. Brewster for years has been connected with Massachusetts banking institutions; has interested himself in educational matters; is a member of the great Masonic body, and with Mrs. Brewster—nee Gertrude A. Balch, of Boston—has been somewhat active in local charities.

Mr. Brewster's business success, in a personal sense, prompted him to broaden his insurance interests somewhat, and in 1895 he undertook the admittedly difficult task of organizing the New England Burglary Insurance Company. It is needless to say much respecting the results attending his efforts in that direction. The results speak for themselves. The company's entire capital of $200,000 was secured in a very few weeks, an end made possible very largely through Mr. Brewster's individual work and influence among Boston capitalists, with whom he for many years has had business dealings of more or less importance, and whose full confidence he enjoys. His election to the presidency of the company was a natural sequence. The company has a future most promising, and has been received everywhere with great favor.

HOWARD S. WHEELOCK

GENERAL MANAGER OF THE NEW ENGLAND BURGLARY INSURANCE COMPANY.

Howard S. Wheelock was born in Nova Scotia, but of Puritan New England ancestry, who, in company with many others, were enticed to that province by the offer of Great Britain to grant them, in fee simple, tracts of valuable lands. The ancestral line continues through New England to its earliest history, and is traced directly to Rev. Ralph Wheelock, the founder of Medfield, Massachusetts, who was born in Shropshire, England, 1600 A. D., bred at Clare Hall, Cambridge University, an honored alumnus, and came to Watertown, Massachusetts, in 1637 A. D. A little later he found a permanent home in Medfield, of whose history he forthwith became a chief part. In this ancestral family there appears later a conspicuous figure, Rev. Eleazar Wheelock, the founder of Dartmouth College, Hanover, New Hampshire. Though but few of this name have attained eminence in the history of the country, the lineage has been very honorably maintained for high family character, for interest in religion, in education and in the public social weal.

Howard S. Wheelock, the subject of this sketch, came to Boston with his parents while yet a mere lad, and entered the public schools. At the completion of school life

fortune favored him, making an opening for him in the insurance agency of William H. Whitcomb & Co. This event determined his future to be that of underwriter, and, step by step, he has risen along the gradations of a fire insurance agency, until he became, for seven years, the Special Agent of the Royal Insurance Company of Liverpool, and subsequently, for six years, the Manager of the Northern Assurance Company of London, for its New England Department.

Mr. Wheelock's interest in burglary insurance was awakened earlier than 1889, but then bore its first practical fruit. In that year he and his associates of like mind applied to the Connecticut Legislature for a charter granting them permission to organize the Hartford Burglary Insurance Company. The proper legislative authority was given, and the capital stock of the company nearly one-half subscribed, when Mr. Wheelock, who was then the Special Agent of the "Royal," was tendered the position already referred to of New England Manager of the Northern Assurance Company of London. Work upon the Hartford Burglary Company was then dropped, but the idea of burglary insurance did not die out. It lingered as a latent force, only to be quickly revived when certain Boston gentlemen proposed to him the organization of a new company under Massachusetts supervision. At the close of 1895 he was offered the position of General Manager, and tendered his resignation of Departmental Manager of the "Northern" to assume the broader duties required in the conduct of a business extending over the whole country.

Of honors Mr. Wheelock has had a generous share, both in business and social circles. He has held important offices in various fire insurance organizations, and the welfare of fire insurance companies in the State has been not a little promoted through his exertions. His earnest, hard work appears conspicuously in the successful effort of underwriters to bring about the creation of the office of Fire Marshal of Massachusetts. It is believed that no State movement of late years has had so favorable an effect in minimizing the annual fire waste as this.

Mr. Wheelock is now forty years of age. He is married and resides in Dorchester, a suburb of Boston. He is also a member of the Exchange and Codman clubs, of his own city, and a parishioner of the old historic Second Church of Dorchester.

THE PENNSYLVANIA FIRE INSURANCE COMPANY.

All over the country the name of the Pennsylvania Fire Insurance Company is the synonym for integrity and solidity in the underwriting work, and this is the highest enconium which can be passed upon the company's official direction. The qualities that have made the Pennsylvania what it is as a leading American fire insurance organization have been perpetuated under the different administrations, and greater triumphs for it may confidently be looked for. This company was incorporated in March, and commenced business in April, 1825, the original paid-up capital being $200,000. In the year 1863 this was increased to $400,000.

The first President was Robert A. Caldcleugh, who, declining a renomination, was succeeded by Jonathan Smith in 1835. Upon the decease of the latter, Quintin Campbell was elected in 1839, and he, after several years of official service, resigned the position, and was succeeded by Jonathan Patterson in 1853. The latter filled the

H. S. Wheelock

executive chair until 1865, when Daniel Smith, Jr., was elected to the vacant post. Mr. Smith resigned in 1873, and was immediately succeeded by the late John Devereux.

Under conservative and careful management the business duly prospered, and the company early secured the good will and confidence of the community. In 1867 the present large agency business had its start. The company was authorized to transact business in New York, and three agencies were established in that State. It was not, however, until some time thereafter that agency appointments were made upon an extensive scale. Conservatism in management has, in fact, always been a prominent feature of the company.

In the great conflagration in Boston in 1872, the Pennsylvania Fire was a great sufferer, its losses thereby having been about $550,000, the result of which was to impair the capital stock $133,141. In January following, an assessment of fifty dollars per share of the stock was ordered by the directors to make good the deficit. The call was duly responded to, and the company went forward with renewed energy and increased prosperity, and the close of the year 1873 found it with a net surplus of $121,537 above its full-paid capital and other liabilities. Since organization the company has received $28,442,270 in premiums, paid $16,037,386 in losses, and $2,769,000 in cash dividends.

In the year 1895, the capital stock of this company was $400,000, and the surplus $1,783,581.66. Its aggregate receipts in that year were $1,817,168.79, and at the close of the year its risks in force amounted to $266,028,064. President Devereux died August 19, 1890, and was succeeded by Colonel R. Dale Benson, who for several years had been its most efficient Vice-President. John L. Thompson is Vice-President, W. Gardner Crowell, Secretary, Charles W. Morrill, Assistant Secretary, and Wm. J. Dawson, Secretary Agency Department. All are underwriters of ability, and their promotion has been honorably earned.

The department managers are: Western Department, Barry & Davis; Eastern, Scull & Field; New York State, Charles R. Knowles; Pacific Coast, T. Edwards Pope; Pennsylvania, T. Derr & Brother; Maryland, E. J. Richardson & Sons; New Jersey Northern, C. P. Frame; Southern Department, Clarence Knowles; South Western, Frank C. Case. The Directors are: Messrs. Edwin N. Benson, R. Dale Benson, J. Tatnall Lea, Cornelius N. Weygandt, Richard M. Cadwalader, Effingham B. Morris, John L. Thomson, Charles E. Pugh, Harry F. West.

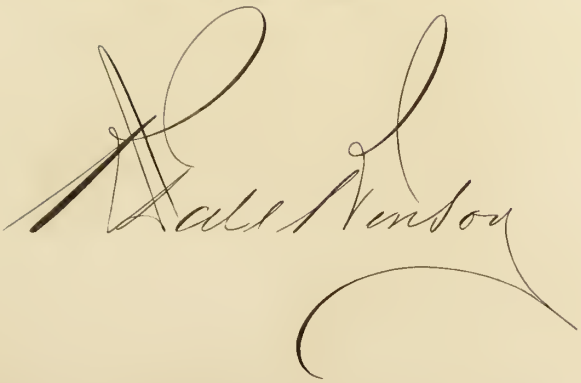
In the year 1875 the company completed a half century of continuous experience in the fire insurance field. From that date up to the present time the growth of the company has been most marked. It suggests at once a high order of managerial skill in both the underwriting and financial departments.

COL. R. DALE BENSON

PRESIDENT OF THE PENNSYLVANIA FIRE INSURANCE COMPANY.

The career of this gentleman has been marked by steady upward tendencies. Having an astute vision, clear head and good health, he began in the insurance business with energetic application and determined purpose. Giving close attention to details and neglecting nothing, he exercised good judgment and proved himself a thorough business man. He is now holding the responsible position of President of the Penn-

J. L. Phelps N.Y. Photogravure



PRESIDENT PENNSYLVANIA FIRE INSURANCE COMPANY.

SUPPLEMENT TO "THE INSURANCE TIMES."

sylvania Fire Insurance Company, which position was won upon his merits. He displays perspicuous and able management, and closely observing every department of the work, gives impulse to everything by the magic of his own energy. He is skilled in the whole matter of insurance and the clearness of his judgment and the correctness of his methods are shown in the steadily increasing business of the company.

President Benson is a native of Philadelphia, born December 1, 1841, and when nineteen years old was graduated from the University of Pennsylvania. Soon after this he became clerk in a wholesale grocery house in Philadelphia, but his patriotism was aroused by the first call for troops by President Lincoln, and he entered the military service of the United States as a volunteer, enlisting April 24, 1861, for three months. In 1862 he re-entered the service as a commissioned officer, and was mustered out in July, 1865, as brevet-Major U. S. Volunteers, having in the meantime honorably participated in the famous campaigns of the Army of the Potomac and the James. He also served in the National Guard of Pennsylvania nine years, from 1868 to 1887, and during that time held with marked credit the position of Colonel of the First Regiment. His unusual bravery and signal abilities as a commanding officer are well remembered in connection with the perilous position occupied by his regiment in the memorable Roundhouse emergency in the Pittsburg riots of 1877.

In the year 1866 Colonel Benson re-engaged in merchandising, and followed the importation and jobbing of teas as a member of a firm, doing business both in Philadelphia and New York. His connection with this continued until 1881. In the meantime he had become a Director of the Insurance Company of the State of Pennsylvania and the Franklin Fire Insurance Company and served in those corporations for a number of years. In February, 1881, he was elected Vice-President of the Pennsylvania Fire, and in August of the same year assumed the active duties of the position, since which time he has devoted his untiring energies with much success to the interests and growth of that worthy corporation. On the 19th of September, 1890, he was elected as the successor of the late John Devereux in the executive office of the company and now holds that responsible position. The qualities that have made the Pennsylvania what it is have been continued under Colonel Benson's administration, and improvements are constantly taking place.

At present Colonel Benson is prominently identified with a number of important interests in Philadelphia apart from his connection with the Pennsylvania Fire, being a Director of the Western National Bank, the Real Estate Trust Company, the Chesapeake and Delaware Canal Company, the Catawissa Railroad, the North Pennsylvania Railroad and the Pennsylvania Salt Manufacturing Company. He is also Manager of the Western Savings Fund Society, the Merchants' Fund Society, the Mercantile Beneficial Association and the Society of the Alumni of the University of Pennsylvania. He is also Vice-President of the Union League of Philadelphia, Trustee of the West Spruce Street Presbyterian Church, and Trustee of the Presbyterian Church in America. Besides these the Colonel is actively identified with leading clubs of Philadelphia, and is otherwise prominent in social life. His universal high standing and exceptional popularity both in and out of the underwriting ranks speaks well as to his character.

CHARLES HART BARRY

MANAGER OF WESTERN DEPARTMENT OF PENNSYLVANIA FIRE INSURANCE COMPANY.

Enterprising measures and progressive methods are business requirements of the nineteenth century, and few of the younger men engaged in the insurance industry have shown these qualifications in a more marked degree than Charles Hart Barry, Manager of the Western Department of the Pennsylvania Fire Insurance Company of Philadelphia. From the start he displayed unusual adaptability for the business and has already gained a firm foothold in insurance circles. In all matters pertaining to insurance he takes a foremost place and is known as a young man of more than ordinary ability and business acumen.

Mr. Barry is a native of Illinois, born in Alton, November 15, 1857, and the son of Amasa S. Barry, who, during his life, was considered one of the best adjusters of fire losses in the West. Young Barry, no doubt, inherited a great share of his love for insurance from his father, and has displayed much of the ability that made his father noted. In addition to a good practical education received in the public school of Alton, Illinois, Charles Barry attended the University of Illinois and was graduated therefrom in the class of 1877. He was always a quiet, unostentatious boy, and when at school, or when he had the chance, applied himself closely to his books.

Because of a natural liking for underwriting he entered the local agency of F. Hewitt, Alton, Illinois, in March, 1877, and remained with that gentleman until October, when he was induced by David Beveridge, of the firm of Beveridge & Harris, at that time Managers of the Northwestern Department of Niagara Insurance Company, to enter his office. There Mr. Barry remained until 1880, occupying nearly every position in the office, but upon the retirement of Mr. Harris he assumed the duties of that gentleman. In the same year Mr. Barry transferred his services to the Phœnix of London, and became Special Agent and Adjuster for the States of Illinois, Indiana and Michigan.

Upon the establishment of the Western Department under Manager Clarke, Mr. Barry's field was reduced to Illinois and Michigan. In 1884 he became State Agent and Adjuster for Southern Illinois with headquarters at Alton for the Pennsylvania Fire Insurance Company and the Insurance Company of North America. Afterward, in 1887, he was transferred to the State Agency of Michigan for the same companies. He soon became recognized as a wide-awake, reliable and most trustworthy insurance man and in 1890 accepted the invitation of J. F. Downing to remove to Erie, Pennsylvania, and become a member of the firm of J. F. Downing & Company, Western Managers of the above mentioned companies, and on account of his unusual adaptability, was given charge of the underwriting department of the office.

In the year 1895, upon the retirement of the Pennsylvania Fire, Mr. Barry accepted the management of the New Western Department of that company with headquarters at Chicago, having associated with him in the business Mr. John H. Davis as joint manager. Their knowledge of the insurance business, close attention to its details, and energetic methods are securing for the company they represent, marked expansion of business. Possessed with a praiseworthy ambition to succeed they have seized all opportunities for furthering the interests of the company and signal success has attended their efforts.

Mr. Barry's opinion of secret organizations resulted in joining the Masonic Fraternity and he is now a Knight Templar and a member of Belvidere Commandery, No. 2.

Chas. A. Barry

Since early boyhood he has been a regular attendant at the Unitarian Church. In politics he supports the principles and platform of the Republican party. In the year 1884 he married Miss Ida M. Bateman, of Alton, Illinois, and they have one child, a daughter.

CLARENCE KNOWLES

GENERAL SOUTHERN MANAGER PENNSYLVANIA INSURANCE COMPANY AND DELAWARE INSURANCE COMPANY.

Clarence Knowles has been for years recognized in the Southern field as a leading underwriter, in the definition that comprehends in its extensive grasp personal popularity, enterprise and a thorough knowledge of the profession. His career, to the meridian of life, has been unclouded by failure and unmarred by mistakes. Mr. Knowles was born in Florida, where he grew up amid the troublesome time of war then existing between the States. The disturbed conditions of his surroundings were not propitious for the pursuit of study to which his birth entitled him, and in this respect as a boy young Knowles had to take his chances with other youths of his State. Fortunately for him, he was endowed with natural gifts of mind that enabled him to absorb thoroughly the groundwork of education and in later years to expand beneficially as he grew older. It was well it was so, for at the close of the war, by reason of circumstances not his own making and which he could not control, he found himself not only thrown on his own resources, but he became a support to others. Thus it fell out when a mere youth he accepted a situation as clerk in the office of Knowles Bros., insurance agents, of Pensacola. His ready aptitude in mastering the details of his duties, his correct and intelligent methods of business, attracted the attention of Alexander Stoddart, General Agent of the New York Underwriters. Stoddart invited him to New York, giving him a position in his general office. It was soon discovered that Knowles was too valuable to retain in an office performing the work of a clerk; so he was forthwith dispatched to the field, being assigned the supervision of the Carolinas, as Special Agent of the New York Underwriters, with headquarters at Columbia, South Carolina. He early attained the reputation of an adjuster who combined careful, painstaking, investigating qualities with brilliancy and dash in surmounting difficulties, which brought out the best results. At the time of the great Chicago fire, although a mere youth, he was detailed by the New York Underwriters to assist in the adjustment of their losses there. This mark of confidence was not misplaced, for although arrayed against the sharp, shrewd professionals of the West, he held his own and reflected credit upon the section from which he came. As a Special Agent Knowles was as successful as an adjuster. In the face of changing phases in the policy of underwriting, by his personal popularity and magnetism, he held his own and steadily improved. In 1882 the necessity of forming a protective association among Southern underwriters was apparent to all. It was at this time that the Southeastern Tariff Association was formed. Special Agent Knowles was a prime mover in this business and was unanimously selected to be its official head. For six years he held the presidency of the Southeastern Tariff Association, and it is largely due to his untiring energy and wise administration that the companies to-day enjoy the benefits of that great and successful association. He retired from office voluntarily and under the protest of the members, who, in grateful remembrance of his services, presented to him a testimonial as handsome as it was expressive of their esteem and admiration.

In 1883 the companies composing the New York Underwriters' Agency were dissolved. The first move of these former partners was to secure the services of Special Agent Knowles. He refused a great salary from the New York Underwriters, accepting the management of the Southern Department of the Germania Fire Insurance Company, then controlled by his warm personal friend, President Rudolph Garrigue. When the Germania, at the death of Mr. Garrigue, passed to other hands, the company withdrew from the South. Manager Knowles reinsured this business in the Delaware, which company he represented as Southern Manager. He also represented at this time the Pennsylvania Fire Insurance Company, of which he is still the Southern Manager. These two companies, under his management, have been successful in the South, each year increasing in business and profitable results.

Mr. Knowles is of fine appearance, pleasing manner, and one upon whom the passing years set lightly. In the South his acquaintance is widespread and his social position is of the best. In the city of Atlanta, Georgia, where he lives, he is facile princeps. As an evidence of his popularity and the esteem in which he is held by his fellow-townsmen he has been recently elected a member of the Georgia Legislature from the Metropolitan District of the State. That he deserves this success no one will deny, and he is so absolutely free from the little meannesses of life that his success is not envied.

Above all, he is blessed in that fortunate marital condition that in this world brings true happiness, and in all respects by his own efforts he is to-day bathed in the sunlight of prosperity that bids fair to last always.

T. EDWARD POPE

PACIFIC COAST MANAGER OF THE PENNSYLVANIA FIRE INSURANCE COMPANY.

Among those whose career in the insurance business has been rendered conspicuous by honorable methods, careful attention shown throughout, and the number of years passed in it, is Mr. T. Edward Pope, Coast Manager of the Pennsylvania Fire Insurance Company. Until recently Mr. Pope was with the Ætna Insurance Company, having started with that company about twenty-three years ago as bookkeeper. His past record is an endorsement of character and his merited success has been gained through principles of sound business integrity and general ability. Personally he is too well known to require any extended notice in these pages. He is popular with local agents, and his long experience as an underwriter has confirmed those conservative methods in underwriting which make for success in the long run.

Mr. Pope was born in the city of Quincy, Illinois, in 1846, and is a graduate of Knox College. Following this he embarked in merchandising and continued this for several years. He began his insurance career as bookkeeper under General Agent Boardman of the Ætna, and when George W. Spencer resigned as Special Agent of the Ætna, Mr. Pope succeeded him, and for a number of years served the company as a Special Agent and Adjuster in this field. During General Agent Boardman's year and a half absence in Europe, several years ago, Mr. Pope had full charge of the Ætna's affairs, and was made Assistant General Agent on Mr. Boardman's return. He remained with that company until May, 1896, since which time he has given his full time to the building up of the Pennsylvania's interests in the West.

T. Edw.d Pope

Mr. Pope went to California in 1874 and has resided in that state ever since. He makes his home in Oakland, and is often prominently connected with various undertakings which interest public-spirited men and contribute largely to the public weal. "To every local agent on the coast the name of Pope is familiar," says the Adjuster of San Francisco, which paper adds that he is "personally known to hundreds of them and by reputation to all." By reinsuring the coast business of the Phenix of Brooklyn, the Pennsylvania Fire has secured a valuable agency plant and has placed a superior man at its head.

CHARLES C. LITTLE

VICE-PRESIDENT AND SECRETARY OF PHENIX INSURANCE COMPANY OF BROOKLYN.

Of the presiding geniuses of the Phenix Insurance Company of Brooklyn, Mr. Charles C. Little may, with fairness, be singled out as a type of the men who have had the oversight of this sterling organization from the start. He is clear-headed, bold, acute, far-sighted and it is such men as this who laid the corner stone of what is now a mighty structure. It is no post merely of honor that Mr. Little holds, being Vice-President and Secretary of this vast concern, but he transacts business all over the United States, and out of it, and is a very busy man.

He was born in the city of New York, June 13, 1855, and in addition to the instruction received under private tutors, attended Mobile College and subsequently an academy on the Hudson river. His tastes and habits in early life, outside of those required by study, were principally hunting and fishing. When it became necessary or him to select some occupation in life, he first engaged in merchandising in New York City, but only continued this for a short time. On the 6th of September, 1873, he entered the home office of the Phenix Insurance Company, and although he began as clerk, his abilities were soon recognized and his promotion to higher positions were not long in coming.

He was in the agency departments of the New England and Middle States for a certain period but later became Assistant General Agent, then Assistant Secretary, then Secretary, and recently accepted the dual position of Vice-President and Secretary. His was a promotion well merited, for he is essentially a practical man and a graduate from the ranks. Mr. Little is an authority on fire protection, and has given a great deal of attention to the equipment and insurance of improved risks. His work in this line has been one of profit to the Phenix and to fire insurance, for it was the first stock company to write large lines on protected risks, and it was largely through its inspection department that the Factory Associations of the East and South came into existence.

Charles C. Little is a most estimable man and is as well liked as well known. His career has been a prosperous one and he merits all his good fortune. He is now a resident of Larchmont, New York, and is a prominent and influential citizen there. He is chief of the Larchmont Fire Department, the wealthiest volunteer organization in the United States, and he is the Secretary and a Trustee of the Larchmont Yacht Club, which is known the world over.

C. C. Little

JONATHAN W. BARLEY

GENERAL AGENT OF THE PHENIX INSURANCE COMPANY, OF BROOKLYN.

It is a fact so well known that its repetition is almost needless that the business connected with fire insurance has become a recognized industry, or more strictly speaking, profession, in which a great many shrewd, intelligent and capable men are engaged. Among this number stands the name of Jonathan W. Barley, General Agent of the Phenix Insurance Company, of Brooklyn, whose ability and fidelity in this connection have won him a wide spread reputation. Mr. Barley is not a native of this country, but was born at Liverpool, England, January 12, 1841. His parents were, George and Elizabeth Barley.

Young Barley attended college at Liverpool, and fully equipped with a good education, entered the office of Tennants & Company, of Liverpool, of which his father was a member, and continued with this company until his father's death, or until 1859. Believing that he could better his condition both financially and otherwise in a foreign country, Mr. Barley decided to go to New York, and arriving in that city in the early spring of 1860. Immediately he secured employment in a wholesale dry-goods house and there remained until the breaking out of the war.

On the 4th of November, 1861, he enlisted in Company C, 37th New York Volunteers as 1st Lieutenant and was appointed Captain in the same regiment in 1862. He was mustered out in June, 1863. On the 8th of December of that year he was appointed by President Lincoln as Captain in the United States Veteran Reserve Corps, and retired from the service in September, 1866. He participated in the Peninsular campaign, and was severely wounded at the battle of Chancellorsville, Virginia.

On the 14th of March, 1867, he entered the service of the Phenix Insurance Company, of Brooklyn, as clerk, was made Special Agent of the company in 1871, Assistant General Agent in 1874, and in 1881 received the appointment of General Agent. Mr. Barley has never been associated with any other insurance company.

Since the year 1893 he has been a member of the Military Order of the Loyal Legion, has been a member of the Grand Army of the Republic for a great many years, and is also a member of the Crescent Athletic Club of Brooklyn, and several others. Mr. Barley has traveled extensively in this country and Europe. He is an Episcopalian in his religious views. In politics he is a Republican.

In February, 1864, he married Miss Emma Caroline Willcox, who died in February, 1885. In April, 1891, he married Miss Elizabeth Cuyler Cooney. He has four children living, three sons and one daughter. The two eldest sons are connected with the Phenix, one as Special Agent for the Middle Department, and the other as Special Agent for New England.

EUGENE HARBECK

GENERAL AGENT OF THE WESTERN AND SOUTHERN DEPARTMENTS OF THE PHENIX INSURANCE COMPANY, OF BROOKLYN.

Among the "Prominent Business Men of the Great West," Mr. Eugene Harbeck, General Agent in Chicago of the Western and Southern Departments of the Phenix Insurance Company, of Brooklyn, occupies a conspicuous and prominent place. In these days of intense competition, the average young man is apt to complain a great deal about "not getting on in the world," but Eugene Harbeck, who, as will be seen, has

Yours Truly. J. M. Rarley

Eugene Harbeck

been "getting on" in an increasingly difficult business from the very day that he entered it, has attained a measure of success that but few men attain, and at an age when most men are occupying subordinate positions. This he has done by essentially practical application, and his career affords incentive and encouragement to young men everywhere.

His ancestors, the Harbecks, whence came also the well-known Brooklyn and Cleveland merchants of the same name, belonged to a race that has always been noted for its general hardihood and substantiality of character. His great-grandfather and family emigrated to this country from Holland and settled on Manhattan Island, where they were among those who were driven into the refuge of Duchess county by the soldiers of King George. Mr. Harbeck's maternal ancestors were also among the early settlers of Manhattan, and also acquainted with the heroism and hardship of the Revolution. His grandparents and parents were natives and residents of the Empire State for many years, and there his grandmother still lives at the advanced age of ninety. Such, briefly, were the ancestors of one who has inherited their practical bent, hard common sense and estimable qualities.

Eugene Harbeck was born in Batavia, New York, February 19, 1853, to Cornelius and Martha (Mead) Harbeck. Very early in life he removed with the family to Battle Creek, Michigan, and was educated in the public schools at that place and at Le Roy Academy, of Le Roy, New York, graduating from the latter in 1870. That year, at the age of seventeen, he entered an insurance and real estate office at Battle Creek, resolved upon learning first the fundamentals of the business, and upon generally qualifying himself for that future which his ambitious fancy pictured. Those initial years, plainly enough, were of great value. He began as an office boy, and advanced rapidly as boys of his stamp are apt to do; continued with one employer nine years.

Since that time, as has been observed, "he has made but few changes, and then always for the better," and to assume larger responsibilities. In 1879 he established a fire insurance agency at Battle Creek on his own account, and so conducted it as to soon attract the favorable attention of the General Agency companies doing business in the Western field. As a consequence, he was in 1881 appointed Special Agent of the Detroit Fire and Marine Insurance Company, and two years later Michigan State Agent of the Phenix Insurance Company, of Brooklyn, New York, which then, as now, had "agencies everywhere." This position he occupied to the company's increasing satisfaction until November, 1887, when he resigned to accept the secretaryship of the Michigan Fire and Marine. As the record shows, he found that company in poor condition, profiting nothing, but it steadily prospered under his management, "largely increasing its assets and surplus, trebling its revenue and paying good dividends."

Mr. Harbeck continued with the Michigan Fire and Marine until July, 1892, when the office boy of 1870 became one of the first fire underwriters of this country. His appointment at that time to his present position of General Agent of the Phenix Insurance Company was the most important appointment that has been made in fire insurance in the last two decades. Among agents, as among fire insurance officials and general and special agents, Mr. Harbeck has a very large acquaintance and as many friends, all of whom were well pleased with his appointment as General Agent, and have been well pleased with his subsequent success.

As may be seen by the engraving, Mr. Harbeck is a gentleman of strong physique,

strong mind and strong character. Positive in all he says and does, possessed of rare judgment as regards men and risks, and a rapid and indefatigable worker, broad-gauged and far-seeing, a staunch friend to honest insurance, and an uncompromising foe to frauds, he is, naturally enough, one of the leading members of the Western Union of Fire Underwriters, and prominent in all of its deliberations and councils. He was Secretary of the Michigan State Board of Fire Underwriters for several years, and during 1892–93 was the President of the Fire Underwriters' Association of the Northwest, the largest social organization of fire underwriters in the world. Mr. Harbeck belongs to the Masonic fraternity, is a member of the Union League and other clubs in Chicago and elsewhere, and, positive in politics as in all else, has been a Republican all his life.

He was married in Battle Creek, Michigan, in March, 1877, to Miss Emma Gray Wattles, whose family are well known in that State, and were among its prominent pioneers. They have one son, Jervis, who is a bright and promising young man, and is attending Chicago Manual Training School Department of Chicago University.

HARRY C. STOCKDELL

GENERAL AGENT OF THE SOUTHEASTERN DEPARTMENT OF THE PHENIX INSURANCE COMPANY OF BROOKLYN.

Harry C. Stockdell was born May 1, 1854, in Woodford County, Kentucky. As early as 1869 he was clerk in the insurance office of J. W. Cochran & Son, who were then General Agents of the Franklin Insurance Company of Philadelphia for the entire South. In 1875 he moved to Atlanta, Georgia, and held a position with Messrs. Low, Putnam & Low, who were then General Agents for the New Orleans Mutual Insurance Association, which was composed of several local New Orleans companies, which issued joint policies. His first service in the field was as Special Agent of the Georgia Home, and following in similar service with the Petersburg Savings and Insurance Company of Virginia, the Insurance Company of North America, under Captain Edward S. Gay, Manager, the Queen Insurance Company of England, until, in 1882, he was appointed Special Agent of the Phenix of Brooklyn. On January 1, 1885, he was made General Agent of the Southeastern Department of the Phenix, which position he has held since that time—twelve years. He served as an Alderman in the General Council in the city of Atlanta during the years 1884, 1885 and 1886. During that time he was Chairman of the Board of Fire Masters. In this position he aided very largely in the establishment of a paid fire department, and it was through his influence that the present efficient chief, Captain W. R. Joyner, was put in charge. In December, 1892, Mr. Stockdell was again elected to the City Council, to serve as Councilman from the Second Ward, and for the years 1893 and 1894 was Chairman of the Finance Committee of the city government.

In January, 1896, he was elected a member of the Board of Police Commissioners of the city of Atlanta, and served in that capacity for three years. He is president of several institutions and social clubs, having been the organizer and first President of the Capital City Club. He has devoted very much of his spare time to Masonry, and has the honor of having received every degree in both the York and Scottish rites—being at this time a 33d Degree Mason.

He is very active in the affairs of the Southeastern Tariff Association, and aided very largely in the organization of that institution.

H C Stockdell

D. W. C. SKILTON

PRESIDENT OF THE PHŒNIX INSURANCE COMPANY, OF HARTFORD, CONNECTICUT.

Necessity sharpened the wits and broadened the mentality of the many emigrants who flocked to this country from the old world in early times, and it left its imprint on succeeding generations even unto the present day. Among those who have achieved positions of eminence by reason of their unswerving integrity and conspicuous ability, none are more worthy of prominent mention than D. W. C. Skilton, who, like many of his contemporaries among the successful business men of the present epoch, traces his ancestry to old colonial stock.

Mr. Skilton is a product of Plymouth, Litchfield County, Connecticut, born January 11, 1839, and came of a worthy people who were first prominent in the development of Connecticut colony and later of the State. When still a mere lad he entered upon a business career as a clerk in a dry goods house of Hartford, but a few years later decided to devote his life to fire underwriting. His first duties in this line began in October, 1861, as a clerk in the Hartford Fire Insurance Company, but in the following year he responded to the call of his country and became a lieutenant of the 22d Regiment of Connecticut Volunteers. In 1863 he received honorable discharge, returned to his former occupation, and December 1, 1867, was made Secretary of the Phœnix Insurance Company, of Hartford, a position he ably filled for twenty-one years. From August 1, 1888, to the following September 11, he served as Vice-President and Secretary, after which he was made Vice-President and acting President, and finally on February 2, 1891, was made the chief officer of the company in fact as well as in name.

The Phœnix is regarded, and justly so, as one of the greatest fire insurance companies of America. and its policies are found in the places of business and the homes of the rich and poor alike. Since the connection of Mr. Skilton with the company in the several capacities about $30,000,000 have been paid out to indemnify those who have suffered from fire, and the capital stock has been raised to $2,000,000, while the assets, $5,218,499.47, are increasing in greater proportion than the capital.

Mr. Skilton has been closely identified with the great development of fire underwriting in this country, and particularly with the success of the company with which he is connected, and his own interests were never considered when those of his company were in question. His life has been devoted to his work and his loyalty to every interest committed to his care has led him to assume burdens from which many men would have shrunk, but his shoulders have fitted themselves to his load and every duty has been discharged with painstaking precision.

From 1881 to 1883 Mr. Skilton was Secretary of the National Board of Fire Underwriters, Vice-President from 1884 to 1890, and was then President for three years, at the end of which time he declined a re-election. While thus connected his work was important and ably performed, but his happiest hours have been spent in his own office in connection with the Phœnix Insurance Company. He was a member of the committee which prepared the New York standard policy, which has been accepted as a model in many of the other States. Mr. Skilton has been a potent factor in the business life of Hartford and he is one of the Corporators and Trustees of the State Savings Bank, and is one of the Directors of the Hartford National Bank. Socially he has connected himself with the Military Order of the Loyal Legion, of the Grand Army of the Republic, and of the Hartford Club.

D. W. C. Skilton

Mr. Skilton has received the highest honors it is possible to bestow on an underwriter in this country, and of him it cannot be said that the company has made the man, for he is possessed of such qualities as to win him respect and confidence in whatsoever sphere he might be placed.

J. HALSEY DE WOLF

PRESIDENT OF THE PROVIDENCE WASHINGTON INSURANCE COMPANY OF PROVIDENCE, RHODE ISLAND.

J. Halsey De Wolf was born at Bristol, Rhode Island, November 23, 1836. His parents were Dr. John James De Wolf and Annette Halsey De Wolf (née Winthrop), and through the mother his descent is direct from Governor Winthrop of Colonial fame.

Mr. De Wolf's education was obtained in private and public schools, and at Brown University, in Providence. After leaving college, he passed a winter in Cuba, and, upon his return, he commenced his business training in the mercantile house of Messrs. Lawrence Stone & Co., who failed in the panic of 1857. He then took an extended trip through the Southern States, and in 1858 he entered the office of the Gaspee Fire and Marine Insurance Company. He was soon called to the office of the Humboldt Fire Insurance Company of New York, and in 1860 he was elected Assistant Secretary of the Providence Washington Insurance Company.

In 1863 he was chosen President of the American Insurance Company of Providence, which company was successful until the Chicago fire in 1871, which caused such widespread ruin, forced it to retire from business.

He was then made President of the Newport Fire and Marine Insurance Company, and when, upon the death of Mr. John Kingsbury in 1875, the Providence Washingotn and the Newport were merged into one, Mr. De Wolf became President of the consolidated companies, which kept the name of the older institution, the Providence Washington having been organized in the year 1799.

Since 1875, Mr. De Wolf has retained the office of President, and the business of the company in both its fire and marine branches has been widely and profitably extended.

During the Civil War he saw service as a private with the 10th Regiment, Rhode Island Volunteers.

Mr. De Wolf has never held public office, but has been associated with numerous boards and societies, and he is at present a member of the Executive Council of the Providence Board of Trade.

He has always been connected with the Protestant Episcopal Church, and he is a vestryman of St. John's Church in Providence.

CHARLES DENISON DUNLOP

MANAGER OF WESTERN DEPARTMENT OF PROVIDENCE WASHINGTON INSURANCE COMPANY.

The story of a life of a successful man, however sketchily portrayed and however skillfully told, is always an interesting and useful one, and always disappointing because of its lack of detail. The force of well directed energy, unceasing effort and decided

J. H. De Wolf

purpose is strikingly illustrated in the career of Charles D. Dunlop, who holds the responsible position of Manager of the Western Department of the Providence Washington Insurance Company. Careful in detail, faithful in practice, and prompt to act, he fills his present position in a manner that inspires enthusiasm.

Mr. Dunlop is a native of Missouri, born in Lexington, January 18, 1863, but since the spring of 1895 he has been a resident of Kenwood, Chicago. His father, Right Rev. George K. Dunlop, S. T. D., Episcopal Bishop of New Mexico, was born in Ireland of Scotch parentage. His mother, Mary W. (Cobb) Dunlop, was born in Tarrytown, New York, and is descended from a prominent old New England family that settled in Connecticut prior to the Revolutionary War. During his boyhood days Charles D. Dunlop attended the schools of St. Louis and later those of Philadelphia. He took a special course in chemistry and mining, and after leaving college took up the calling of analytical chemistry and assaying in Leadville, Colorado, in 1882.

His first experience in the insurance line was in Denver, 1884, when he entered the office of Cobb, Wilson & Company, of that city. In 1886 he entered the service of the Traders' Insurance Company of Chicago, as Special Agent in Illinois and Missouri, but changed, in 1888, to the same position with the Commercial Union Assurance Company, having charge of Colorado, Wyoming, New Mexico and Kansas. Impelled by excellent and praiseworthy ambition, he soon displayed more than the ordinary ability for the business, and, being placed in positions of trust and responsibility, grew familiar with the financial processes which mold the features of a great and successful corporation.

On the 1st of October, 1891, he was appointed Manager of the Mountain Department of the Providence Washington Insurance Company, with headquarters at Denver. On the 1st of May, 1895, the Mountain Department was consolidated with the Western Department and Mr. Dunlop was transferred to Chicago, where he assumed charge of the Western Department, which had been greatly enlarged. Mr. Dunlop's travels have been confined to a pretty extensive acquaintance with the United States, Mexico and Canada.

His marriage with Miss Rosemary Conwell, of Cincinnati, Ohio, was celebrated in the year 1892, and has resulted in the birth of two children, both girls.

GEORGE W. BURCHELL

SECRETARY OF QUEEN INSURANCE COMPANY OF AMERICA, NEW YORK.

As the living present ever excites a livelier interest than the past, so something about the gentlemen who are the officers of this substantial concern comes more than apropos. The career of Mr. George W. Burchell, Secretary of the Queen Insurance Company of America, is one worthy of emulation on the part of younger underwriters. He has achieved success by honest work, and his clean methods, sound judgment and unusual capabilities have won the respect and confidence of all. His services in his present position have required great discretion, good temper and superior ability, all possessed in an unusual degree by Mr. Burchell.

He was born in Brooklyn, New York, May 31, 1850, and is at present a resident of that city. In the public schools of Brooklyn he received a good practical education, and subsequently started out to fight life's battles for himself as an office boy with the

C. D. Dunlop.

Niagara Insurance Company, of New York. This was in November, 1864, and he remained with this company until August, 1869, when he gave up the insurance business and began a mercantile career. This he followed with fair success until November, 1871, when his love for the fire insurance business overcame his desire for merchandising and he went with the Phenix Insurance Company of Brooklyn in an office capacity.

In January, 1874, he began traveling for the Phenix as Special Agent, and carried on the business of the company in a very satisfactory manner until May, 1881, when he went with the Queen of Liverpool as General Agent. In 1887 he was appointed Deputy Manager of the same company, and retained that position and title until the retirement of the Queen in 1891. At that date the Queen Insurance Company of America was organized and started business. Mr. Burchell's experience in insurance lines and his far-sightedness caused him to become connected with this institution. He was one of the original incorporators of that company and one of the original directors. He was also elected Secretary of the Queen of America at its organization, and that position retains at the present time. The Queen commenced business November 1, 1891, reinsuring the outstanding American and Canadian business of the Queen of Liverpool, and being in fact the company's successor in this country.

James A. McDonald, the American Manager of the Queen, was elected President of the new company, with Edward F. Beddall, Vice-President, and George W. Burchell, Secretary, as before mentioned. The Directors are: Samuel Sloan, Frederick D. Tappen, Rosewell G. Rolston, John Sinclair, James Stillman, Osgood Welsh, David Bingham, Henry Hentz, William B. Kendall, William A. Nash, Edward F. Beddall, George W. Burchell, James A. McDonald and Joseph M. Rogers. The capital stock is $500,000 and surplus $1,000,000.

Aside from his duties in the insurance line, Mr. Burchell has found time to take part in all enterprises for the advancement of Brooklyn and for the good of the community. He is a director of the Brooklyn Salvage Corps and is interested in other directions. In his social relations he has been prominent and influential. He became a member of the Aurora Grata Lodge, Masonic Fraternity, in 1879, and in 1880 De Witt Clinton Chapter, Royal Arch Masons, and the De Witt Clinton Commandery, Knights Templar, in the last named year. He is also a member of Kismet Temple, of Brooklyn, A. A. O. N. M. S., having joined the same in 1893. In his political views Mr. Burchell is a staunch advocate of Republican principles and has always been interested in the welfare of that party. He is progressive in his views, well read and well posted on all interesting topics, and a man of influence.

SAMUEL YOER TUPPER

SOUTHERN MANAGER OF QUEEN INSURANCE COMPANY OF AMERICA.

Youth is the great stimulator, the feeder, the tonic of the mighty system and network of commercial and financial enterprise. Whilst age furnishes the trunk of the tree, youth is the verdure that causes the leaves to burst forth and instill the industrial path with new vim and energy. This fact is essentially felt in the insurance world, where one of the youngest and most active operators is Samuel Y. Tupper, Southern Manager of the Queen Insurance Company. At an early age he has achieved that success in his profession which for a life time men often strive in vain.

G. W. Burchell.

That he should have enjoyed this great fortune among so many competitors is of itself abundant testimony of his excellent abilities.

Mr. Tupper was born in Charleston, South Carolina, and there his early boyhood was passed. He belongs to the well known South Carolina family of that name, and is a son of the late Samuel Y. Tupper who for many years was President of the Charleston (S. C.) Chamber of Commerce and a prominent local underwriter of that city. Our subject graduated from the University of Nashville, Tennessee, and his first experience in the insurance business was in his father's general office where for several years he served an apprenticeship, as it were. Finally he was admitted into the firm under the firm title of S. Y. Tupper & Son.

Later he retired from the firm and in 1884 was appointed Special Agent of the Southeastern Department of the Phenix of Brooklyn, having immediate supervision over Virginia and the Carolinas. In this position he was eminently successful. After eight years on the road for the company, or in 1891, he was called by the unanimous vote of the Southeastern Tariff Association to the important office of Secretary of the association. In the same year he moved to Atlanta, Georgia, to assume charge of the office which he held until July, 1894. It was during his incumbency that the association reached the highest point of importance and efficiency, and it was during that time that its territory was extended to cover Virginia and Louisiana.

In 1894 he declined a renomination as secretary, in order to accept the position as Manager of the Central and Southern Department of the Queen, then newly established at Atlanta, and that position he is now holding. His field comprises the States of Kentucky, Tennessee, Georgia, Alabama, Mississippi, Virginia, North and South Carolina, Louisiana, Texas, Florida, Arkansas, Oklahoma and Indian Territory. The department handles about $450,000 to $500,000 business annually and is favorably located at all desirable points where he can retain a strong hold upon the agents. In May, 1896, Mr. Tupper was unanimously elected to the presidency of the Southeastern Tariff Association.

This but a brief account of the life of this young gentleman who has run the gamut of his profession and who has filled with honor and ability almost every grade. Mr. Tupper is a fine underwriter, convincing debator, and his conversation is both brilliant and entertaining. It is only necessary to add that in private life his success has been as great as in public, for he enjoys to the full all the happiness that belongs to domestic life.

HON. FREDERICK COOK

PRESIDENT OF THE ROCHESTER GERMAN INSURANCE COMPANY.

Hon. Frederick Cook's career, as distinguished as it has been successful, affords an illustration how, under the United States form of government, even the humblest citizen may attain the highest positions of honor and trust. His life is an example of a self-made man, his work the result of his individual efforts, and his achievements the crowning glory of youthful struggles.

Mr. Cook's birth occurred December 2, 1833, at Wildbad, Wuertemberg, Germany. His father, a contractor and a man of rare personal characteristics, placed his son in one of the best schools of the neighborhood, with a view of giving him a thorough collegiate training. When Frederick was twelve years old his father died and he was

thrown on his own resources. In 1848 he came to this country, resided a short time with a married sister in Buffalo and in Batavia, but later settled in Rochester, New York, which has since been his home. For many years he was conductor on a railroad, but he tendered his resignation in 1871, after laying the foundation for his fortune. In 1872 he crossed the ocean to his old home in the Black Forest, and this has been his habit nearly every year since.

He has been a stanch Democrat all his life, and the offices he has held have been numerous. In 1870 he was appointed Excise Commissioner of Rochester. Afterward he was appointed Judge Advocate with rank of Colonel of 7th Division, N. G. S. N. Y., and in 1875 he was made Assistant Adjutant General and Chief of Staff of the same Division. For five years he was Vice-President of the Bartholomay Brewing Company, but after this was bought up by an English syndicate, Mr. Cook was made President, a position he still holds. In January, 1876, he was made President of the Rochester German Insurance Company, and was, in January last (1896), re-elected for the twenty-first time. He was a delegate to the Democratic National Convention at St. Louis which nominated Samuel J. Tilden for President, and in 1880 he officiated in a similar capacity in Cincinnati, where he served as Vice-President, representing the State of New York.

Mr. Cook has been President of the Rochester Driving Park Association, is one of the Commissioners of Mt. Hope Cemetery, has been on the Elevated Road Commission, and in 1880 he became Trustee of the Rochester Savings Bank, which position he still holds. He has been twice appointed Manager of Western Home of Refuge, and is now President of the German American Bank of Rochester, which is one of the soundest financial institutions of that city. In 1885 he was elected Secretary of State by a majority of 14,608 votes over Colonel Anson S. Wood. He was unanimously re-nominated in 1887 and elected over Colonel Frederick Grant by a plurality of 17,677, having the highest number of votes on the Democratic ticket.

In February, 1887, he was elected President of the Rochester Title Insurance Company and still occupies that position. The same year he was chosen a life member of the N. Y. S. Agricultural Society, and Corresponding Member of Oneida County Historical Society. After declining another nomination as Secretary of State in 1890, he retired from politics and attends to his large and varied business interests. Just before retiring from office Governor Hill, in behalf of himself and other state officers presented him with a costly gold watch with chime attachments. Perhaps the crowning mark of universal esteem in Mr. Cook's brilliant political career was manifest at the Democratic State Convention in 1894, when he was solicited to accept the nomination for Governor of New York State, which he declined. In June, 1891, he was appointed one of the managers of the Rochester State Hospital and upon the organization of the board was elected President, to which position he has been elected each year since.

February 17, 1862, he joined the Masonic Fraternity, Valley Lodge, No. 109. He is a charter member of Ionic Chapter, No. 201, and Cyrene Commandery, K. T., and was a charter member of Rochester Lodge of Perfection. He is also a member of Rochester Council, Princes of Jerusalem, and was created Sublime Prince of the Royal Secret, 32d degree, in Rochester Sovereign Consistory. During 1874 and 1875 he served as President of Rochester Maennerchor, became a member of Liederkranz in 1892, was made an honorary member of Seeley Citizens' Corps, January, 1887, and of the Albany Excelsior Corps in 1888. He is a member of the Rochester Historical Society, and in

Frederick Cook

February, 1893, he presented Peissner Post, No. 106, G. A. R., with a handsomely bound memorial book, one of the finest works of the kind in existence.

In 1853 Mr. Cook married Miss Catherine Yaky, of Rome, New York, who died in 1864. In 1865 he married Miss Barbara Agne, his present wife. He has but one child, a daughter, married to Mr. Augustus Masters MacDonald.

Mr. Cook is a director and stockholder in a number of railroad companies, and is President of the Office Specialty Manufacturing Company. On the 15th of January, 1896, on the completion of his twenty years' service as President of the Rochester German Insurance Company, he gave a banquet to the directors of the five companies over which he presides. The banquet was a most elaborate affair at the Genesee Valley Club. After various toasts had been responded to, the oldest member of, and in behalf of, the Board of Directors of the Rochester German Insurance Company presented Mr. Cook with a beautiful gold medal, on which were appropriate inscriptions.

FREDERICK GOETZMANN

VICE-PRESIDENT OF THE ROCHESTER GERMAN INSURANCE COMPANY.

The Rochester German Insurance Company has, from the start, been favored in its officers with men of sterling integrity and ripe experience. The physiognomies of these men are in themselves the best recommendation the company could have. Some of them stand as thoroughly for honesty and faithfulness in every obligation as do the vignettes of the Presidents on the bank notes of the national currency. Prominent among those who have made a name in insurance circles is Frederick Goetzmann, Vice-President of the Rochester German Insurance Company. He was born at Rittershoffen, Alsace, June 18, 1828, and for many years now has been a resident of Rochester, New York. His parents were agriculturists, and up to the time he left home, when fifteen years old, young Goetzmann had received but a common school education. He first went to Nancy, where he remained a year, and then to Paris, where he was employed for two years.

In 1847 he came to America, settled in Rochester, and was first in the grocery business under the firm name of Dufner & Goetzmann. Later he carried on the business alone, but left the wholesale grocery business in 1857, and from that time until 1885 was in the wholesale liquor business. He has handled bonded whiskies to a large extent, and the firm of F. Goetzmann & Sons has controlled the products of three different distilleries, as follows: Springwater Distillery Company, Bowling Green, Kentucky; Ferncliff Distillery Company, Louisville, Kentucky, and the Goetzmann Distillery Company, Lane Station, Pennsylvania.

Mr. Goetzmann is a charter member of the Rochester German Insurance Company, and has been a Director of the same from its organization, serving always on the Finance Committee, of which he has been Chairman for twenty years, and which position he still holds. He was elected Vice-President of the company in 1892, and, while Mr. Cook is in Europe each year, Mr. Goetzmann's duties bring him in close contact with the company, and his good judgment is valued.

Until 1884 Mr. Goetzmann had been a Republican, but from that time up to the present he has voted the Democratic ticket. He has never been an active politician, the only office of a political nature that he ever filled being that of School

Frederick Goetzmann

Commissioner for his ward. Brought up in the Lutheran Church, he has never been a regular attendant at any other. At the present time he is Vice-President of the German American Bank; is a Director and Secretary of the Bartholomay Brewery Company; is a Director of the Title Insurance Company of Rochester, and is interested in electric railroad enterprises.

Mr. Goetzmann was married in 1851 to Miss Salome Feiock, and they have had ten children, all now living. The eldest son is a civil engineer in Denver, Colorado, and two of his sons are associated with him in business, while the youngest is in their employ. Mr. Goetzmann is quite a linguist, speaking German, French and English with great fluency. He is of a pleasant, social disposition, and has many warm friends among his business associates.

HORACE FRANKLIN ATWOOD

SECRETARY OF THE ROCHESTER GERMAN INSURANCE COMPANY.

One of the most gratifying features of the insurance business in the United States is the integrity and efficiency of those who are called upon to hold office in any of the large companies. Horace F. Atwood is one who reflects great credit upon this business and he now holds the responsible positition of Secretary of the Rochester German Insurance Company. He was born in the grand old State of Massachusetts, in the city of Boston, February 5, 1850, and now resides in Rochester, New York. His father, Francis A. Atwood, died in the summer of 1851, and his mother, Mary (Snow) Atwood, died in the spring of 1878.

In tracing the genealogy of this family we first hear of it in England in 1535 and in Massachusetts in 1621. Mrs. Atwood's father traced his ancestry back to 1700 and odd in Spain, and her mother's family has been traced continuously to 1720, in Massachusetts. On both sides the families were prominent in this country.

Young Atwood's youth was passed in the grammar school and at Dwight School, Boston, and at an early age he evinced a strong liking for natural history. When but fourteen years old he put aside his books and began clerking in a store in his native city. In the year 1870 he went to Chicago and entered in business at the stock yards, being bookkeeper for a packing house until the spring of 1873, after which he filled the same position with the firm of Henry Greenebaum & Company, at that time General Agents of the Hamburg Bremen Insurance Company. This firm was soon changed to Conrad Witkowsky & Company, and later to that of Witkowsky & Affeld.

Mr. Atwood continued with that firm until January 1, 1879, and during that time gained a clear insight into the insurance business, and his services were sought by other companies. In the fall of 1879, at the request of the company, he removed his family to Rochester, where he has made his home since. One year later he was elected Assistant Secretary and in May, 1883, was elected Secretary, a position he has since held.

Mr. Atwood was one of the earliest members of the First Regiment Illinois State Guards, and Lieutenant of Company F in that regiment. He was Secretary of the State Microscopical Society of Illinois; Secretary of the American Congress of Microscopists at Indianapolis in 1878; Vice-President of the American Society of Microscopists 1885; for two terms was President of the Rochester Academy of Science; a Fellow of

H. F. Atwood

the Royal Microscopical Society of London; Member of Yonondio Lodge, A. F. and A. M.; Hamilton Chapter and Monroe Commandery, and also a member of the Ancient Order of United Workmen. February 1, 1896, he was elected President of Rochester Club. Mr. Atwood was President of the 12th Ward Hose Company; an honorary member of Seeley Citizens' Corps, and is ex-President of Rochester Board of Fire Underwriters, and is a director of the Title Guarantee Company of Rochester.

He has made two visits to Europe, the first in 1892, when accompanied by his wife, and again in 1895, when he went alone. Mr. Atwood was brought up in the Presbyterian Church and has made no change in his faith. In politics he is a Republican.

September 1, 1873, he married Miss Nellie Roberts, daughter of Owen Roberts of Treboth, North Wales. They have three living children, the youngest, Edward Snow Atwood, a student at the University of Rochester, New York. Mr. Atwood has a fine summer residence, "Bryn Hyfryd," at Forest Lawn, eleven miles from Rochester on the shore of Lake Ontario, and there spends the summer months. Though a "Yankee," he is a fluent speaker of the German language.

THE SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY OF SPRINGFIELD, MASSACHUSETTS.

The Springfield Fire and Marine Insurance Company received its charter from the state legislature in March, 1849, and in April, 1851, was fully organized by the election of directors and officers. Edmund Freeman was chosen President and William Conner, Jr., Secretary. The issuing of policies commenced in July, 1851. Both fire and marine risks were written, but after an experience of fifteen years the business in the marine department was discontinued. At first agencies were established at only a few important points outside the state. The net cash premiums received during the first full year (1852) of the company's operations were $59,238. The premium receipts have increased from year to year. The year 1861, the end of the first decade, the premium receipts were $174,511. In 1871, the second decade, $497,416. In 1881, $1,033,700. In 1891, $1,756,222. In 1895 the premiums reached $2,020,466, assets, $3,845,145.17.

The business of the company was profitable up to the time of the great fire in Portland, Maine, July 4, 1866, when the company lost $100,000 leaving the assets only $425,000, which included the capital of $300,000. Directly after this loss the company increased its capital stock to $500,000, and was doing a fairly prosperous business when the great fire in Chicago in October 1871 gave the company losses amounting to $550,000. This reduced the company's assets to so low a figure that it was necessary to assess the stockholders, and 65 per cent of the stock was assessed. One year later the Boston fire occurred, when the company lost $260,000. This called for another assessment, and this time for 30 per cent, both assessments amounting to 95 per cent of the capital stock.

These were trying times indeed, but the company was bold and courageous, and stockholders were ready to put their hands in their pockets to pay the losses in full, which they did. The company's greatest prosperity came after this, and is to-day the largest fire insurance company chartered by the state; in fact, has larger assets, and is doing more business than all the other Massachusetts stock fire companies. In 1875

A. W. Damon

the capital stock of the company was increased from $500,000 to $600,000; in 1876 increased to $750,000; again in 1887 increased to $1,250,000; again in 1889 increased to $1,500,000, and each time from net surplus funds, the total amount capitalized being $1,000,000. The total premiums received from the organization of the company up to January 1, 1896, are $36,877,162.97. The total amount of losses paid is $22,549,644.94, cash dividends $3,254,541.96, stock dividends $1,000,000.

January 1, 1876, a Western Department of the company was established with headquarters at Chicago, Illinois, under the management of Mr. Amos J. Harding, one of the leading underwriters of the country, and from his experience and knowledge of field work he was eminently fitted for the position, and is ably assisted in the management by Mr. A. F. Dean, also a thoroughly competent underwriter. The annual premium receipts from the territory alloted to Mr. Harding at the time of his appointment were about $100,000, and for the year 1895, which completed his twentieth year, the premiums from his department were $807,851.34. The present officers of the company are A. Willard Damon, President; Sanford J. Hall, Secretary; W. J. Mackay, Assistant Secretary; Henry M. Gates, Treasurer.

Marvin Chapin, the prime mover in the organization of the company, is the only one of the original directors living, now in his ninetieth year, and is still an active member in the board.

Four Presidents of the company have died, namely, Edmund Freeman, Dwight R. Smith, Jarvis N. Dunham and Andrew J. Wright. No secretary of the company has died while in office. The present year completes thirty years service by Sanford J. Hall as secretary.

ALONZO WILLARD DAMON

PRESIDENT OF SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

A service of thirty years in any legitimate vocation is one which at once calls for the comment of the historian. In many instances this means the growth of mighty cities. It means the looking back to the time when grass and tall trees waved where now stand palaces and magnificent business houses. Alonzo Willard Damon, fifth President of the Springfield Fire and Marine Insurance Company, has had an experience in the insurance business running back over a period of thirty-four years, for he began when a lad as clerk for the old Washington Insurance Company of Boston. There he worked up through various grades of responsibility until he was made Secretary of its successor, the Washington Fire and Marine Insurance Company, in 1880. On account of the ill health of his son he was compelled to resign in 1887, and then went to California. Returning the following year, he was appointed Special Agent for New England of the Franklin Fire Insurance Company of Philadelphia, which position he resigned to become Special Agent for the Springfield Fire and Marine Insurance Company.

Mr. Damon's predecessors in the executive chair of the Springfield Fire and Marine Insurance Company were Edmund Freeman, Dwight R. Smith, Jarvis N. Dunham and Andrew J. Wright. He was connected with this company from the year 1890, when Mr. Dunham, learning of his ability, secured him as Special Agent for Eastern New England, with headquarters at Boston. On the promotion of Mr. Wright to the presidency in December of that year Mr. Damon was made Assistant Secretary, and upon the decease of Mr. Wright he was called to fill the executive chair, a position

he is holding at the present time. Although heretofore Mr. Damon had the title of Assistant Secretary, this title was a misnomer, for owing to the advanced age of S. J. Hall, Secretary of the company, Mr. Damon had been really the second man in the office after the death of Mr. Dunham.

The Damon family trace their ancestry in this country back to the Pilgrims. The first member of this family to settle in America was John Damon, who came from County Kent, England, and landed in Plymouth in 1628. He came with his uncle, William Gilson, who was also his guardian, John then being a minor. William Gilson is referred to in the old records as "a man of education and talents," and held offices of trust and responsibility in the colony, being "an assistant in the government," or member of the Governor's Council, from 1633 to 1638, except 1635. In company with others he laid out and settled the town of Scituate in 1633. Three years later he erected the first windmill in Scituate plantation, and probably the first in the colony of Plymouth or in America. By an act of the colonial government he was allowed to take "not over one-twelfth part of the toul of the grindings of corne." His will provided that after his death, and that of his wife, John Damon should be his heir, and as Gilson had grants of land from the crown and considerable other property, it left Damon in very comfortable circumstances. He was Captain of the Scituate Company of Colonial Soldiery under Captain Myles Standish, who commanded all the soldiers of the Plymouth colony. The latter's sons, John and Zachary Damon, served as soldiers in King Philip's war, John being promoted to a lieutenancy. Daniel, of the next generation, was a man of distinction and a representative.

Alonzo Willard Damon was born in South Scituate (now Norwell), Massachusetts, February 11, 1847, and was the son of Davis Damon. In the schools of Boston he obtained his early education, and in 1862 graduated from Chapman Grammar School, being one of four Franklin Medal scholars. Immediately afterward he entered the office of the Washington Insurance Company of Boston, as above stated. It may thus be seen that Mr. Damon has been in the insurance business since boyhood and is thoroughly conversant with every detail of the work. He is now in middle life, and, armed with his past experience, has made an excellent successor to Mr. Wright.

SANFORD JACKSON HALL

SECRETARY OF THE SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY OF SPRINGFIELD, MASSACHUSETTS.

Sanford J. Hall was born in Grafton, Massachusetts, March 31, 1820. He is the lineal descendant in the seventh generation of Edward Hall, who settled first in Salisbury, Massachusetts, in 1636 and in 1665 was located at Bridgewater, Massachusetts, when 1-54th part of the town was alloted to him. Captain Samuel Hall and Sophia King Hall, father and mother of Sanford J. Hall, lived to an advanced age, the father being ninety-one years and the mother eighty-five years, their children numbering twelve, Sanford J. being the youngest of four sons. The line of descent of the Hall family is as follows: Sanford J. son of Samuel, son of Samuel, son of Josiah, son of John, son of Andrew, son of Edward.

Sanford J. Hall, the subject of this sketch, lived at home in the routine of attending school and farm work until the age of fifteen, when he entered the store of Dexter,

Sanford J. Hall

Fay & Co., at Southboro, Massachusetts, where he remained six years, the first four years at a salary of fifty dollars a year, or about one shilling (16⅔ cents) a day, money being reckoned in shillings and pence in those times, and goods were so marked and sold, ten and sixpence (10s. 6d.) being $1.75. A year's service in those times meant all the days in the year except Sundays, Fast Day and Thanksgiving Day. The only vacation granted was one-half of "Old Election" day, which occurred on the last Wednesday in May in each year. The postoffice was connected with the store and Mr. Hall remembers that the rates of postage on letters were 6¼, 10, 12½, 18¾ and 25 cents, according to distance carried. What a revenue the government would have to-day at such rates.

On leaving the store at Southboro Mr. Hall went as salesman into the store of H. B. Claflin & Co. at Worcester, Massachusetts. In 1843 Mr. Claflin sold his interest and established business in New York City and the firm name of H. B. Claflin & Company still exists. Subsequently Mr. Hall engaged in the dry goods business under the firm name of Hall & Thompson, closing out his interest in 1851, when he accepted the position of bookkeeper in the office of the People's Fire Insurance Company of Worcester. In 1857, when the Massasoit Insurance Company of Springfield, Massachusetts, was organized, he accepted a call to become its bookkeeper. In 1861 he was elected Secretary of the company and held the office until 1866, when the company closed business on account of the heavy losses sustained in the Portland, Maine, fire of July 4, 1866. Mr. Hall then accepted the position of Assistant Secretary in the office of the Springfield Fire and Marine Insurance Company and in 1868 was elected Secretary and holds this office at the present time and completes thirty years' service with this company. In the meantime four of its presidents have died, namely, Edmund Freeman, Dwight R. Smith, Jarvis N. Dunham and Andrew J. Wright, no secretary of the company having died while in office during the nearly fifty years of the company's existence. This year completes forty-five years of service in the insurance business by Mr. Hall.

AMOS JOSEPH HARDING

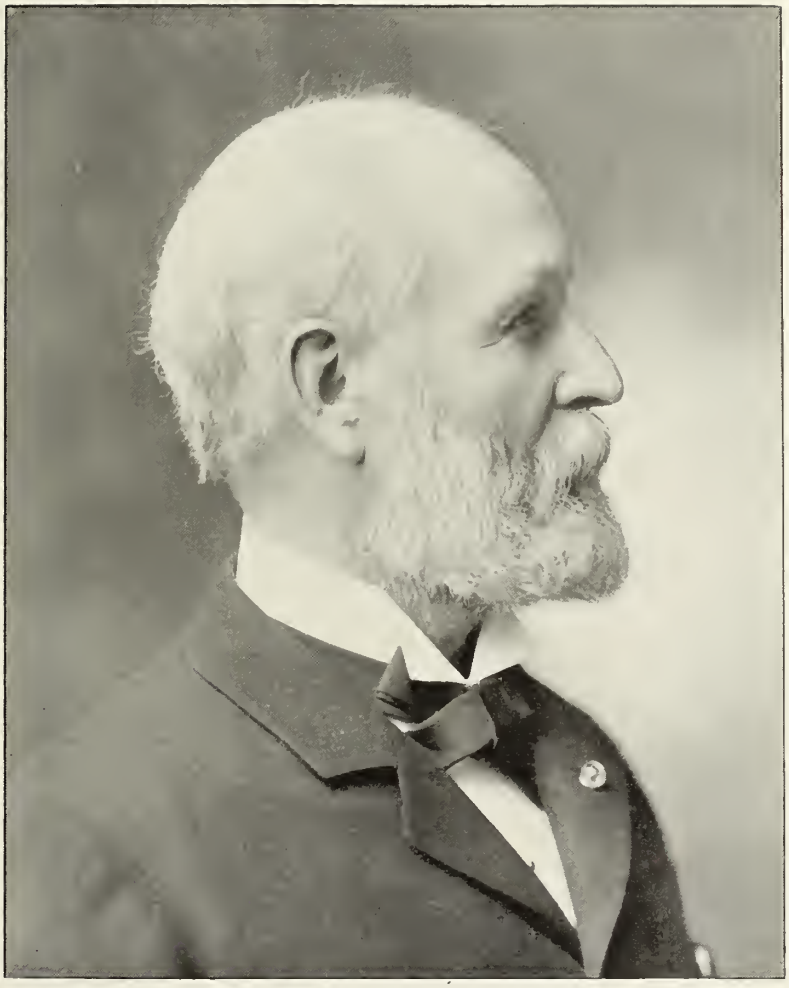
MANAGER WESTERN DEPARTMENT OF THE SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Amos Joseph Harding, the third son of Chauncey C. and Rachel Story Harding, was born on a farm in Morrow County, Ohio, May 2, 1839.

Mr. Harding is of Puritan stock, his earliest ancestors having settled in the Massachusetts colonies as early as 1623. Two of his great-grandfathers—Joseph Story and Nathaniel Kittredge—and two great-great-grandfathers—Benjamin Dows and William Low—were soldiers in the Revolutionary War.

After completing his education at Ohio Central College, Mr. Harding taught school four months, and, with the slender capital of $140 thus acquired, started out into the world to wrestle with the problems of life, landing at Nebraska City in 1857. For four years he was engaged in various employments but chiefly as a surveyor of government lands, his winters being passed in clerical work and in the study of law.

At the outbreak of the war in 1861, Mr. Harding enlisted as a private in the First Nebraska Infantry Volunteers. After two years' service in the ranks, he was transferred by promotion to the Sixth Missouri Cavalry as First Lieutenant of Company L. He served for two years on the staff of Major General Clinton B. Fisk, as Judge



A. J. Manning

Advocate of the Districts of St. Louis and North Missouri, and for six months as solicitor for Freedmen's Courts in the Districts of Kentucky, Tennessee and North Alabama. In the latter capacity he established and held in the city of Nashville the first court ever held in Tennessee wherein the black man could testify against the white. He was twice promoted and brevetted for gallant and meritorious service during the war, being honorably mustered out of the service on September 26, 1865.

In early life Mr. Harding did considerable newspaper work, and was tendered the position of Manager and Editor of the Nebraska Press, at that time owned by the Hon. O. H. Irish, subsequently United States Consul at Dresden, and later Chief of Bureau of Printing and Engraving. This offer was declined, as Mr. Harding preferred to devote his entire time to the business of insurance, which was more to his taste. Mr. Harding built up one of the most successful local agencies for fire and life insurance in the West, and has repeatedly declined the position of Special Agent tendered him by leading companies. The pressure upon him, however, was so strong that he was forced to devote a portion of his time to the field work of the companies he represented. In 1868 he accepted a field position with the Home Insurance Company of New York and continued in the service of this company in connection with his local business for about four years. In 1872 he accepted the Western Special Agency of the Phenix of Brooklyn. During the four years he remained with this company its business increased over 400 per cent in his territory, with a loss ratio of not exceeding 40 per cent. These unusually favorable results attracted the attention of the officers of the Springfield Fire and Marine Insurance Company, and he was tendered the management of a Western Department of that company, which was accepted by him. The new department embraced all States west of Pennsylvania and east of Idaho, including Arkansas and Texas, with headquarters in Chicago. Mr. Harding organized and began business in the Western Department on January 1, 1876. At that time the cash capital of the company was $750,000, with total assets of $1,390,000; premium receipts amounting to $605,775. At the present time its capital is $1,500,000; total assets nearly four million, and net premiums over two million dollars. To this remarkable growth the Western Department, under Mr. Harding's management, has very largely contributed.

As an underwriter he is conservative, aggressive, and a firm believer in organized coöperation. He was one of the founders of the Union of Western Managers organized in 1879, and has been Vice-President and President of that organization.

Mr. Harding was married in 1864 to Miss Elizabeth Helen Cowden, the daughter of James H. and Margaret Wallace Cowden of Madison, Indiana.

Politically, Mr. Harding has always been a Republican, his first vote being cast for Abraham Lincoln. He took a prominent part in the political affairs of his county and State while residing in Nebraska, and was a delegate to nearly every Republican State convention from 1867 to 1875. He was President of the State Soldiers' and Sailors' Convention in March, 1868. He was delegate to the Republican National Convention of that year which nominated General Grant for presidency. He was tendered the nomination of State Senator in 1869, when a nomination was equivalent to an election, but declined the honor as he has never been willing to become a candidate for any office, the only office ever held by him being that of Commissioner of Registration in 1866, in which position he served for three years. Of recent years the demands of business have been so exacting that he has taken no active part in politics.

Mr. Harding's religious views are broad and liberal. He is a member of no

church organization, but has been a regular church attendant all his life. During the past twenty years he has attended the Presbyterian Church, and for some years was one of the Board of Trustees of the Third Presbyterian Church of Chicago. While attending this church, he has always been a liberal giver to other denominations, and his views are broad enough to include the belief that eternal life may be found through the gateways of all churches, whether Protestant, Catholic or Hebrew, and that untold millions will be found among the redeemed whose names have never been enrolled upon the books of any church.

Mr. Harding is a temperance man in practice and profession. In his earlier years he was an earnest worker in the Order of Good Templars. Through his efforts the order was extended and many new lodges established in Nebraska and Missouri. He was a member of the Grand Lodge of the order in both States, also a representative from Nebraska to the Grand Lodge of North America in May, 1867, at Richmond, Indiana, and Baltimore in 1872.

He became a member of the A. F. and A. M. in 1866, and a Knight Templar in 1875. Of military societies he is a member of the Illinois Commandery of the Military Order of the Loyal Legion, also of the Grand Commandery of the order. He is a life member of the Society of the Army of the Tennessee, of which he has been Vice-President. He is also a member of the Grand Army of the Republic, and of the Illinois Society of the Sons of the American Revolution, deriving his membership in the latter from four direct ancestors who were soldiers in the War for Independence.

With his domestic tastes, Mr. Harding cannot be called a club man, though he was one of the founders of the Union League Club of Chicago. While fond of friends and social life, Mr. Harding is especially devoted to his home, his books and his family, where his friends are always sure of a cordial welcome. He has a large and well-selected library, especially in political and historical works. His collection of the history and literature of the late war is probably as complete as can be found in any private library.

Mr. Harding is sparing of speech, though characterized by a geniality of manner, especially among his associates and intimate friends. On proper occasions he can be frank and candid almost to bluntness in the expression of his views. He is a man of remarkable self-reliance, taking without hesitation any responsibility that duty demands, and has at all times the courage of his convictions. Never indifferent to the approbation and good will of his fellows, he has not sought popularity by methods that his own conscience could not approve. He is a man of intense earnestness, faithful and zealous in the discharge of every duty, with conscientious fidelity to the smallest detail. To these characteristics of mind and character must be attributed the large measure of success he has achieved.

THE TRADERS FIRE INSURANCE COMPANY OF CHICAGO.

Among prominent insurance companies of the United States the Traders Fire Insurance Company of Chicago takes a prominent place. The company is a credit to Chicago and the West, and deservedly enjoys a widely extended patronage in all parts of the country, and wherever known is counted among the solid underwriting insti-

tutions, of which there are many older and bigger, but none better anywhere. This company was organized in 1865, but reinsured its risks two years later, retaining, however, its charter. In May, 1872, it was reorganized, with a paid-up capital of $500,000, and with B. P. Hutchinson, the noted Board of Trade operator, as President, and with William E. Rollo, well known in insurance circles, as Secretary.

When Mr. Hutchinson retired he was succeeded by Sidney A. Kent, while in 1874 Robert J. Smith succeeded Mr. Rollo as Secretary. Since 1872 the company has paid in dividends to stockholders $1,122,500, or an average for the whole period of a trifle over two and one-half per cent. quarterly, ten per cent. per annum, which is "good business," and is, of course, included in the above total expenditures. From the semi-annual statement of the company for the month ending July 1, 1896, it is shown that the assets now stand at $1,698,242, and the surplus, as regards policy-holders, at $1,134,387, the net surplus being $634,387. The Traders has always been conservative in risk taking and been managed with that clear-headed underwriting skill which guarantees profitable results, as shown by its dividend-paying ability.

Since organization the company has paid as indemnity for fire loss the large sum of $6,638,562, and has managed to increase its assets until they have reached almost one and three-quarters millions of dollars, with a net surplus equal to its net premium income. Such a result is not accidental, but the outcome of genuine enterprise, joined to underwriting ability of a high order, and a sound system of financiering, for the investments of the Traders have been made with care and looked after with fidelity.

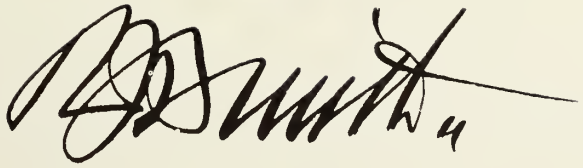
ROBERT JORDAN SMITH

SECRETARY OF THE TRADERS INSURANCE COMPANY OF CHICAGO.

Robert J. Smith, who for twenty-two years has been connected with the Traders Insurance Company of Chicago, is generally recognized as one of the most careful and well informed insurance secretaries in the country, and it is a position that nowadays in so large a concern requires almost as much diplomacy as a Secretary of State. He was born in St. Clair County, Illinois, July 12, 1837, and on a farm, there learning habits of industry and enterprise that have remained with him through life. His father, Nathaniel Smith, was born in Maine, in 1818, and his mother, Marinda (Carr) Smith, was born in St. Clair County, Illinois.

In addition to a common school education Robert J. Smith attended private school in Belleville, Illinois, and one year at Shurtliff College, in Upper Alton, Illinois. Like other enterprising young men, Mr. Smith first taught school, but after one term entered a country store as clerk, where he remained some time. His next venture was in the insurance line and he became a local agent for the Ætna Insurance Company of Connecticut. In the year 1865 he settled in Springfield, Illinois, as one of the State Agents of that company, and conducted business under the firm name of Smith & Gadsden.

In the year 1868 he came to Chicago as General Western Agent for the Putnam Insurance Company of Connecticut, and in 1874 (July) he was elected Secretary of the Traders Insurance Company, a position he has filled most efficiently ever since. He was first with the Ætna, then the Putnam, afterward the North British of England, the N. O. Insurance Association and finally the Traders. From 1860 to 1863 Mr. Smith was Justice of the Peace, and from 1891 to 1892 was President of Cook County Com-



missioners (or county board). He has also been active in political circles as a good Democrat, and was Chairman of Cook County Democratic Central Committee about 1890. During 1892 and '93 he was President of the Iroquois Club.

From 1879 to 1880 he was President of the International Marine Underwriters and is now President of The Union, an association of fire underwriters, officers and managers of companies having jurisdiction over the Middle States from West Virginia to the Rocky Mountains and from the Great Lakes to Alabama and Texas. He has always taken an active part in the various underwriters' organizations, and is universally recognized as a man of decided opinions but withal a gentleman of fine social qualities. Mr. Smith was reared a Baptist but since the year 1868 he has not been connected with any church. As before stated, he is a Democrat in politics, but takes no stock in free silver or Populistic doctrines. In the month of November, 1859, he married Miss Susan O. Barker, a native of Monroe County, Illinois.

THE UNION INSURANCE COMPANY OF PHILADELPHIA.

The Union Insurance Company of Philadelphia, organized in that city in July, 1803, is almost as old as the century. The "City Tavern" was the scene of its meeting in that year and out of this meeting grew a new organization. It early had the good fortune to attract to its directory men conspicuous for their strength of character and good judgment, among whom was Stephen Girard. This company was not intended as a pretender, and has never been such. Had it ever once deviated from the good, old-fashioned, honest methods it would never have attained a position so honorable and honored. Review its history for the entire ninety-four years and nothing will be found antagonistic to the refined moral sense of its illustrious progenitors.

The capital of this old and substantial organization is $200,000; its assets $628,012, and its officers are Charles S. Hollinshead, President; Edgar R. Dannels, Secretary; and M. Jos. Nowlan, Assistant Secretary. It has received in premiums since its organization $23,679,778, and has paid losses amounting to $16,907,406. It had at risk December 31, 1895, $38,941,525. During the year 1895, the increase in assets was $89,169.56; increase in reserve, $24,037.59; increase in net surplus, $61,231.62. This old company is devoting itself exclusively to fire insurance at present, and the company has now entered upon another epoch in its history.

CHARLES STERLING HOLLINSHEAD

PRESIDENT OF THE UNION INSURANCE COMPANY OF PHILADELPHIA.

C. S. Hollinshead, President of the Union Insurance Company of Philadelphia, is a man born to a place of responsibility; one who is in the habit of following his convictions, and who can say no when occasion requires. The successful president of a big insurance company is born, not made. If the material is not in the man, then no amount of training will fit him for the position. Executive ability cannot be acquired, and that is the sort of ability demanded of the man who overlooks the operations of a vast army of agents, who must watch expenses and inspect investments; and who at the same time must so handle his company that there will be as little friction as possible with underwriting interests in general.

Mr. Hollinshead is not a veteran in years, though old in the experience that goes to make an underwriter. His birth occurred in New Jersey, January 10, 1850, and he is a son of the late Joseph H. and Margaret W. Hollinshead. The father was Secretary of the Insurance Company of the State of Pennsylvania for more than a quarter of a century. Charles S. Hollinshead received his scholastic training in the common schools and later turned his attention to the law of fire insurance. Since then his life has been devoted almost entirely to fire underwriting with a casual knowledge of marine underwriting.

After leaving school Mr. Hollinshead entered the counting room of a wholesale dry goods house and, for a time, was engaged in the custom house brokerage, but took up the fire and marine insurance business as an occupation; first, as a clerk in the office of the Insurance Company of the State of Pennsylvania; second, with the general fire insurance agency firm of Duy & Hollinshead, and third, in October, 1872, accepted the office of Assistant Secretary of the Union Insurance Company of Philadelphia, in full charge of its fire insurance department. He was made its Fire Manager (change of title only) in January of 1885, and accepted the presidency January 10, 1889 (his 39th birthday), to reorganize the company's business as a fire insurance office exclusively.

He established the agency plant of the Union Insurance Company, which now extends from Maine to California; is a member of most of the underwriting bodies; has been a member of the Executive Committee of the Philadelphia Fire Underwriters' Association, and is now a member of the Executive Committee of the National Board of Fire Underwriters, as well as a member of the Standing Committee on Adjustments of the National Board of Fire Underwriters.

The history of the Union Insurance Company of Philadelphia is unique. It has not lived by chance and has survived the ravages of fires and floods for nearly a century, and the history of no other company will furnish such an interesting record of the ups and downs of the business. Mr. Hollinshead has been connected with this company for about twenty-five years. The embarrassing troubles experienced by the company during the eighties are well remembered. A long period of disastrous results in the marine department of its business, coupled with inefficient executive management, nearly sufficed to crush the life out of the old time-honored organization. It was at this critical period that Mr. Hollinshead was called to the helm and at once a new order of things was established. The marine business was entirely abolished, and its large liability discharged with credit to the corporation, the fire branch was strengthened, fresh energy was put into every department, and forthwith the company commenced to make money, and has resumed its place among the dividend payers.

Mr. Hollinshead was a two term member of the City Council and is active in municipal affairs of the borough in which he resides. For more than twenty years he has been a member of the Masonic fraternity. He has been quite an extensive traveler and has been over all parts of the United States and Europe. In religion he is a Presbyterian, and in politics a Republican, believing in protection and sound money. Mr. Hollinshead is married and has three children, a son and two daughters, ages respectively ten, eight and six.

THE UNITED FIREMEN'S INSURANCE COMPANY.

The United Firemen's Insurance Company of Philadelphia was incorporated April 2, 1860, and began business in April, 1861. Under its charter, until amended by the Legislature, only firemen actively connected with the volunteer fire department could be stockholders. Its officers in 1861 and for several years thereafter were some of the best known active volunteer firemen in Philadelphia, Conrad B. Andress, of the Northern Liberty Hose Company, being President, and W. H. Fagan, of the Moyamensing Hose Company, Secretary. Patrick H. Fearon, the first chief of the new paid fire department, took out the first perpetual policy in this company.

For nearly fifteen years the company did a purely local business, when it entered the agency field by the establishment of a number of general agencies in different parts of the Union; it was not, however, successful in this venture and in 1881 there was a complete reorganization of the company. Mr. Joseph L. Caven, an attorney at law and one of the best known citizens of Philadelphia, was elected President, with an entire change in the Board of Directors, the new board representing presidents and officers of banks and other financial institutions, all of the gentlemen being well known as active and influential citizens. Col. Robert B. Beath was selected as Secretary, and the first work of the new management was to close out the system of general agencies and then start out on conservative plans in the principal cities and towns of the East and Central Western States, and the growth of the company from that time on has been sure and progressive, doubling its premiums since 1886 and adding over $500,000 to the gross assets. Dividends have been paid from 1888 of 6, 7 and 8 per cent. until they have now reached a 10 per cent. basis.

In 1891 President Caven was elected President of the Real Estate Title Insurance and Trust Company, of which he had been a Director from its organization, and which company was the first organized to do title insurance in this country, a line in which Mr. Caven was an acknowledged expert. Col. Beath was elected President to fill the vacancy and the former Assistant Secretary, Mr. Dennis J. Sweeny, was elected Secretary.

The full list of officers and directors is as follows: Robert B. Beath, President; Joseph L. Caven, Vice-President (President Real Estate Title Insurance and Trust Company); Dennis J. Sweeny, Secretary. Directors: Henry Bumm, ex-City Treasurer; Wm. M. Singerly, President Chestnut Street National Bank, proprietor Philadelphia Record; Alfred Moore, attorney at law; Chas. M. Lukens, Lukens & Montgomery, real estate; Holstein De Haven, conveyancer; Henry B. Tener, Secretary and Treasurer of the Mortgage Trust Company of Pennsylvania; George B. Bonnell, trustee; William Wood, manufacturer; Jacob E. Ridgway, President Quaker City National Bank.

COLONEL ROBERT B. BEATH

PRESIDENT OF THE UNITED FIREMEN'S INSURANCE COMPANY OF PHILADELPHIA.

Robert B. Beath was born in that city January 26, 1839. After attending the public schools he served as an indentured apprentice as a machine-blacksmith, and at the outbreak of the rebellion enlisted as a private in the Union army and served for two years through the various grades of a non-commissioned officer and the remainder of four and a half years' service as Second Lieutenant and Captain, being at the close of the war commissioned Lieutenant-Colonel.

He was badly wounded at Chapin's Farm, Virginia, September 29, 1864, resulting in the amputation of a foot.

After the war he served for several years as bookkeeper for a large colliery in Schuylkill County, Pennsylvania, and while so serving bought out an insurance agency representing a number of leading companies. He was during this time elected Surveyor-General of Pennsylvania, and after his term of service returned to the insurance business as an agent and broker in Philadelphia. In 1881 he was elected Secretary of the United Firemen's Insurance Company, and on the retirement of the President, Jos. L. Caven, Esq., who was elected President of the Real Estate Title Insurance and Trust Company, Col. Beath was promoted to the vacancy.

He has always taken an active interest in the Grand Army of the Republic, having served in a number of important subordinate positions, as well as Commander of the Department of Pennsylvania and Commander-in-Chief of the organization. His compendium of the laws and rulings of the order, the Grand Army Blue Book, is the recognized authority on questions of law and practice. He has been for ten years Vice-President of the Board of Trustees for the Pennsylvania Soldiers' and Sailors' Home.

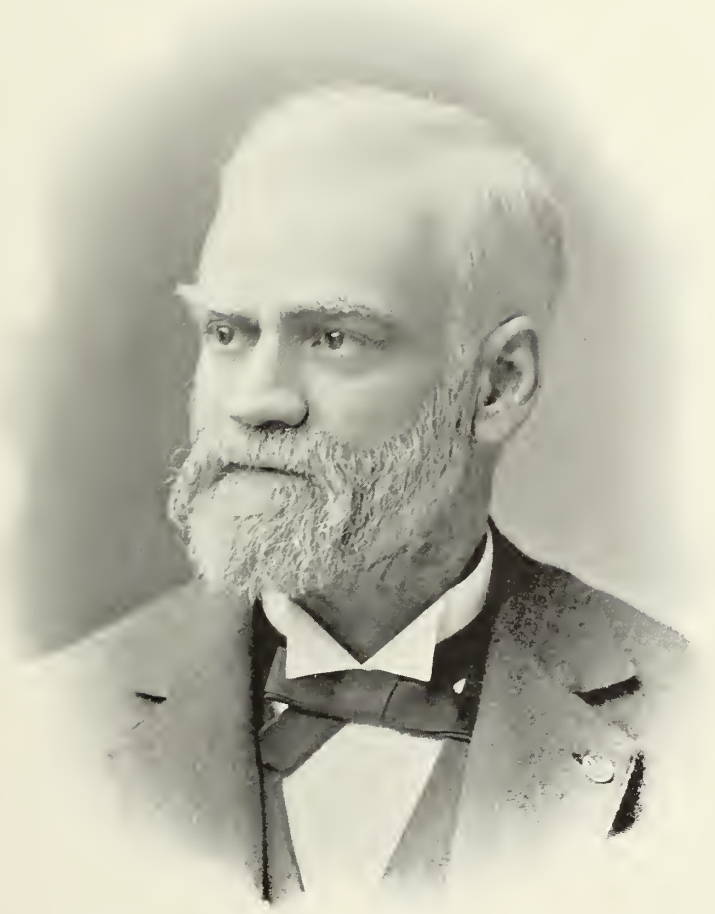
He has taken an active part in matters affecting fire insurance interests, and has for a number of years served as Secretary of the National Board of Fire Underwriters. He was Chairman of the Executive Committee of the Philadelphia Board of Fire Underwriters for two years after the reorganization of that association on a company basis, and on his retirement, declining a re-election for a third term, his services were appropriately recognized in the presentation of a magnificent clock, accompanied by very general expression of the regards of his colleagues.

WESTCHESTER FIRE INSURANCE COMPANY OF NEW YORK.

The business man is a prudent man, that is, if he is a successful one. He realizes that it demands persistent care to guard against the perils that assail on every hand. He can not afford to fight fire alone; for that is an enemy that fights in the dark—a guerrilla, an Indian—as it were, that gives no chance for throwing up defenses and that shows no mercy. The insurance company steps forward and interposes a sure arm. That arm alone is his protection and he sensibly accepts its shelter. As a sensible man he makes sure that the arm is a strong one; a mistake there might be fatal.

Among insurance companies the Westchester Fire Insurance Company of New York is an old and substantial one, one that has been familiar to the public for more than half a century. It was incorporated in New York in 1837, as a mutual company, and it did a local business as such for many years. In January, 1870, it was changed to a joint stock company, with a capital of $200,000, paid up. Its home office was at New Rochelle, New York, with George J. Penfield as President and George R. Crawford as Secretary. Upon its reorganization the principal office was moved into New York City, and entering the field as an agency company, it has ever since been a prominent factor in the fire underwriting of the country.

In 1879 Secretary Crawford was elected President, Mr. Penfield retiring, and John Q. Underhill became Secretary. The Westchester has long been one of the solid



Robt. B. Beath

companies, earning good dividends for the stockholders and inspiring the public with confidence by fair dealing and prompt payment of losses. It has increased its assets from $540,086 in 1871 to $2,072,072 in 1896, and its net surplus from $134,882 to $567,540, the surplus to policyholders being in the latter year $867,540. The company has never sought for large lines nor encouraged the taking of doubtful risks, but has wisely been content to write a moderate amount of business each year, gradually increasing its field as its resources have grown.

GEORGE R. CRAWFORD

PRESIDENT AND TREASURER OF WESTCHESTER FIRE INSURANCE COMPANY.

There are few men in insurance circles who show as much fitness for their avocation, in that they are wide-awake, experienced, reliable and energetic, as George R. Crawford, President and Treasurer of the Westchester Fire Insurance Company, and there are none who have a more thorough knowledge of underwriting than he. Mr. Crawford is a native of the Empire State, born at White Plains, Westchester County, June 21, 1841, and is now in the prime of life. For some time now he has been a resident of Mount Vernon, New York.

His father, Elisha Crawford, was born at White Plains, New York, December 6, 1800, and his grandfather, Lieut. Samuel Crawford, fought bravely for independence and was killed during the war, in 1778. The mother, whose maiden name was Judith Tompkins, was a near relative of Daniel D. Tompkins.

During his youth Mr. Crawford's educational advantages were unusually good, and in addition to a good, practical public school training he attended the White Plains Military Academy. For two years after leaving school he was engaged in various undertakings, but with the exception of these two years his whole life has been spent in the insurance business. He first commenced as a clerk in the insurance agency in 1857, but it was not long until he was advanced to higher positions, until in 1865 he was elected Secretary of the Westchester, and President of that institution in 1879.

Wherever he has made his home, Mr. Crawford's genial and social disposition has won him many friends. In the arduous duties of his responsible position, Mr. Crawford does not throw off his obligations as a citizen, but is interested in all that pertains to the welfare and advancement of the community. From the year 1870 to 1876 he was Trustee of the then village; in 1875 he was Chief Engineer of Mount Vernon Fire Department; from 1876 to 1878 he was President of the village, and from 1885 to 1887 he was School Trustee of Mount Vernon Board of Education.

Mr. Crawford has shown his appreciation of secret organizations by becoming a Mason, and is an active member of his lodge. He has passed through all the Scottish and York rites. He has traveled quite extensively in the United States and Canada. In religion he is a Methodist Episcopal, and in politics an unswerving Democrat. On the 24th of May, 1864, he married Miss Lucretia Greig.

JOHN QUINCY UNDERHILL

VICE-PRESIDENT AND SECRETARY OF THE WESTCHESTER FIRE INSURANCE COMPANY.

The dual position occupied by Mr. John Q. Underhill, Vice-President and Secretary of the Westchester Fire Insurance Company is one demanding unusual ability.

Geo. R. Crawford

His thorough knowledge of the business and his energy and recognized ability have convinced all that he is the right man in the right place. He was born in New York, Westchester County, at New Rochelle, February 19, 1848, and is now a resident of that place.

His father, George Washington La Fayette Underhill, was born in 1824, and was named by the Marquis de La Fayette, who put up for a night at a tavern at Mamaroneck, Westchester County, New York, the same being kept by the grandfather of our subject. This was during the journey of the Marquis from New York to Boston. Mr. Underhill's mother was Julia Ann Baker. In tracing back the ancestry of the Underhill family in America we find that the first member, Capt. John Underhill, came to this country from England in 1630 and fought in the Indian wars in New England and New York. John Q. Underhill is the eighth descendant in direct line.

Mr. Underhill was educated in the public and private schools and college of New York City, and early in life branched out to make his own way in life as clerk in a country store. Later he became interested in the insurance business, and in 1869 became clerk in the office of the Westchester Fire Insurance Company. In 1879 he was advanced to the position of Secretary and in 1892 became Vice-President and Secretary.

From the year 1878 to 1882 Mr. Underhill was President of village of New Rochelle; during 1877, 1889, 1890 and 1891, he was Trustee of the village; from 1888 up to the present time he has been Commissioner of Sewers of the place, and from 1885 to 1888 he was School Trustee of the village of New Rochelle.

In his social relations Mr. Underhill is a Mason, having joined that society in 1872. He has spent some time in travel and has been over the United States, Cuba and Europe. In politics he is a Democrat. All his life he has been a member of the Methodist Church.

In the year 1872 he married Miss Minnie B. Price, of Sag Harbor. They have one child, a daughter. Secretary Underhill has been with the Westchester for many years, and has witnessed the growth of the institution with which he has been so closely connected, from its small beginnings. He is a genial, pleasant gentleman as well as a capable, all-round fire insurance official of excellent judgment.

MORELL O. BROWN

GENERAL AGENT WESTCHESTER FIRE INSURANCE COMPANY OF NEW YORK.

For its prudent underwriting and the favorable results to the company's resources much credit is due to Mr. Morell O. Brown, General Agent of Westchester Fire Insurance Company. For more than twenty-four years he has continuously been its Western Manager, and for several years one of its influential Directors. Under his able management the business in the West has been uniformly profitable, and has been an important factor in the growth and a promoter of the popularity of the "old Westchester."

Mr. Brown is a native of New York, born in Clarence July 10, 1847. When he was but a boy his parents moved to Springfield, Ohio, where his early education was completed, and in 1861 they made their way to the Hoosier State and located at Terre Haute. In 1864, or as soon as old enough, young Brown enlisted in the army, 133d Indiana Regiment, and served with credit until cessation of hostilities.

John G. Underhill.

Returning from the war, he found employment in the Postoffice Department in the railway postal work, and in 1868 began his career in the insurance business, first as solicitor and clerk in a local agency at Terre Haute, Indiana. One year later he removed to Indianapolis, became bookkeeper in a local agency, and a partner the following year. Later he was employed as Special Agent for different companies, and on the 22d of October, 1871, just after the great Chicago fire, he entered the service of the Westchester Fire Insurance Company of New York, with which company he has continued up to the present as General Agent for the Western Department. He is also a Director of the company.

Mr. Brown is not only an accomplished underwriter, but is a genial gentleman of fine social qualities and of acknowledged character and influence in the community. He is one of the forceful men of the West, and is a popular member of the Union League and Illinois Clubs.

MARSHALL SYLVANUS DRIGGS

PRESIDENT OF THE WILLIAMSBURG CITY FIRE INSURANCE COMPANY.

It is a very nice thing, as the world looks at it, to be the president of an insurance company. However, it is a very responsible position and the successful president is born, not made. Executive ability cannot be acquired, and that is the sort of ability required of the individual who oversees the operations of hundreds of agents, watches expenses and investments, and who carries on the business without friction.

Marshall S. Driggs, President of the Williamsburg City Fire Insurance Company, is a man who would convince the most particular critic that he has made no mistake in his chosen calling, and that he is the right man for the prominent position he now occupies. Possessed of unusual executive ability, and with his experience and enterprise, Mr. Driggs is one of the most successful underwriters of his day. He was born in New York City, January 9, 1834, but for the past forty-eight years has resided in the city of Brooklyn. He is the son of Edmund and Delia (Marshall) Driggs and the grandson of Elliott Driggs.

The father was a native of Kinderhook, New York, born February 25, 1809, and died in Brooklyn, New York, July 31, 1889, in his eighty-first year. During his long and exceedingly active life he held many positions of honor and trust. He organized the Williamsburg City Fire Insurance Company, and by his ability and devotion to business raised the company from a very modest beginning to a high position in the insurance fraternity. His wife was born in Stamford, Connecticut, July, 1807, and was the daughter of Sylvanus Marshall and Mary Smith Marshall. Mr. Marshall was the son of Sylvanus Marshall and Mrs. Marshall the daughter of Isaac Smith, both of whom were in the Continental Army, the first as captain and the latter as surgeon, and both were upon the pension roll of the United States.

Mr. Driggs had particularly good educational advantages during his youth, first attending the high school of George Payn Quackenbos, the distinguished author and educator, and later the Reading Institute, Connecticut, where he prepared himself for business and did not take a classical course of studies.

His first employment after leaving school was to take a position as policy clerk in the Williamburg City Fire Insurance Company (of which he is now President), and he had the distinction of writing policy number 1 in this corporation. His connection

M O Brown

with the company was retained for four years, during which time he served as Assistant Secretary. He then resigned to enter into the warehouse business, which for thirty-two years he pursued in Brooklyn. After the death of his father, however, he was called to take his place as the executive officer of this company. In addition to this Mr. Driggs is a director of the First National Bank of Brooklyn and of the Dry Dock, East Broadway and Battery Railroad Company of this city.

The Williamsburg City Fire Insurance Company was organized March 23, 1853, with a capital of $150,000. President, Edmund Driggs, and Secretary, John D. Burtnett. In 1867 the capital was increased to $250,000. Since its organization it has paid in losses $7,769,662, and its dividends $1,452,500. The company at the present time has a net surplus of $708,970.38, and the book value of the stock is $383.58.

Mr. Driggs was reared in the faith of the Methodist Episcopal Church and was a member of the same until a change in his faith in regard to the doctrines of baptism and eschatology obliged him to withdraw from that society. In politics he is a Democrat by natural descent for three generations, and an independent study of the subject has but strengthened his convictions.

He was married December 24, 1857, to Miss Elizabeth Sanford, daughter of Squire Aaron Sanford, of Reading, Connecticut, a family well known throughout New England, and a sister of Henry Sanford, President of Adams Express Company. In less than a year she died and Mr. Driggs has not since married.

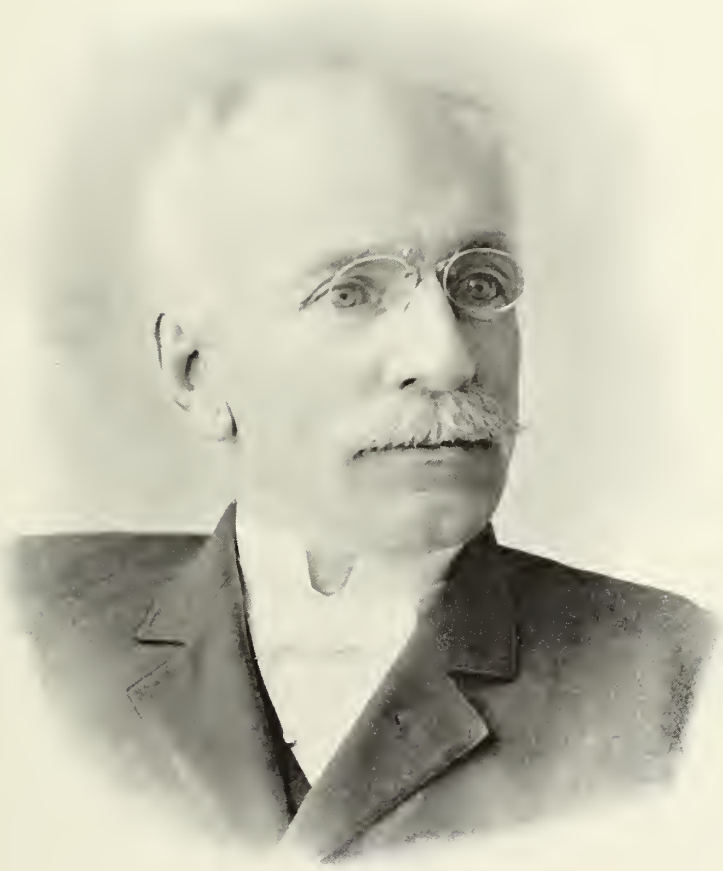
GEORGE S. MERRILL

INSURANCE COMMISSIONER OF MASSACHUSETTS.

The lives of our prominent men should be written for the sake of the lessons, that men everywhere may place themselves in contact with facts and affairs, and build themselves up and into a life of excellence, not in any sphere but in their own rightful place, where they may keep and augment their individuality. To record in some respects the details of such a life is purposed in the following: George S. Merrill, one of the leading insurance commissioners in the United States, now Insurance Commissioner of Massachusetts, and the senior in service in the United States, is a native of the Bay State, born in the year 1837 in the town of Methuen, from which the larger portion of the territory of the city of Lawrence was taken. In Methuen and Lawrence he received the principal part of his education.

Between the years 1853 and 1856 he served an apprenticeship in the office of the "Lawrence Courier," the earliest newspaper published in the then young town. In the latter year he became editor of the "Lawrence American," and from 1860 until July, 1892, when he sold the paper, was sole proprietor and editor of that journal. Aside from his duties in that connection he was interested in all that pertained to the welfare of the community, and for five years was a member and two years President of the Common Council of Lawrence. In 1861 he was appointed Postmaster by President Lincoln and filled that position for twenty-five years.

In 1862 Mr. Merrill assisted in raising a company for the Union service, of which he became Lieutenant and afterward Captain. This company was attached to the Fourth Regiment, Massachusetts Volunteers, and was with General Banks in Louisiana, including the siege and capture of Port Hudson. In order to enter the service Mr. Merrill



Marshall J. Driggs

tendered his resignation as Postmaster, but this was declined, and leave of absence granted by the postoffice department. From 1866 to 1869 he was Adjutant of the Sixth Regiment, Massachusetts Militia, then three years Captain of a light battery in Lawrence, and from 1873 until 1893, when he resigned, was continuously in command of the First Battalion of Light Artillery, the only battalion in the State service.

For seven years Mr. Merrill was President of the Massachusetts Press Association, and for a like period Secretary of the Republican State Central Committee. He was one of the charter members and first Commander of Post 39, Grand Army of the Republic in Lawrence, was also Commander of the Department of Massachusetts in 1875, and Commander-in-Chief of the United States in 1881. He has been Senior Vice-Commander of the Massachusetts Commandery of the Military Order of the Loyal Legion, and in 1883 he was Commander of the Ancient and Honorable Artillery Company.

For nine years Mr. Merrill was Chairman of the National Pension Committee of the Grand Army of the Republic. At the present time he is holding the prominent and responsible position of Insurance Commissioner of Massachusetts, to which position he was appointed by Governor Ames in 1887, reappointed by Governor Brackett in 1890, and by Governor Russell, politically his opponent, in 1893, and again in 1896 by Governor Wolcott. He is possessed of all the admirable characteristics necessary for a successful career, and no name is more justly entitled to an honorable place in this volume. Endowed with keen perceptions as to men and the relation of things, possessing a clear, practical mind, and having excellent executive ability, no man better suited to the position of Commissioner could be found.

JAMES FARNSWORTH PIERCE

SUPERINTENDENT OF INSURANCE OF THE STATE OF NEW YORK.

The Honorable James Farnsworth Pierce, Superintendent of Insurance of the State of New York, was born in Madrid, New York, April 8th, 1830. He comes of a noted New England family which has produced many men of distinction, among them President Franklin Pierce, who was a relative of his paternal grandfather. His father was Dr. Caleb Pierce, a native of New Hampshire, a graduate of Dartmouth College and a physician of high repute. Mr. Pierce was fitted for Yale at the St. Lawrence Academy, and prepared to enter the sophomore class, but was obliged on account of ill health to temporarily abandon his studies. Upon recovering his health he began the study of law in the office of Hon. Henry L. Knowles of Pottsdam, New York, where he remained for fifteen months and then removed to Troy, and completed his studies in the office of Hon. Job Pierson, M. C., and the Hon. William A. Beach. In 1851 he was admitted to practice of law at Albany. His health again becoming poor, he went to Florida, and settling at St. Augustine, practicing his profession in that city for three years, occupying an office with the late Isaac H. Bronson, United States Judge for that State. In the presidential campaign of 1852 Mr. Pierce took a lively part with pen and upon the stump, with so much ability that his fame extended throughout the State of Florida. When he returned to the North in 1856 and took up his residence in Canton, St. Lawrence County, he soon became prominent among the Democrats of his district. In 1862 he was elected to one of the important offices of St. Lawrence County, being the

first Democrat elected in that county for years. Three years later he removed to New York and formed a law partnership with the late Hon. John Van Buren, who died soon after, and he subsequently formed a partnership with Robert Sewell, a leading member of the New York bar. Afterward Mr. George P. Sheldon became the junior member and for a number of years the firm of Sewell, Pierce and Sheldon existed. Mr. Pierce went to Brooklyn to live in 1866, and in the following year was elected State Senator from the second district by a majority of nearly 4,000, although the district had for years been Republican. He was reëlected in 1869 and again in 1876 to the same office. At the conclusion of his third term he withdrew temporarily from active politics, but re-entered the field again, and in 1885 he was again elected to the Senate and reëlected in 1887. During his long service in that body he always took a prominent part in its deliberations and served on the important committees of Insurance, Judiciary, Railroads, Commerce and Navigation and the special committee appointed by the Senate to investigate the Broadway Street Railway franchise, known as the Jacob Sharp Road. In 1885 he delivered a eulogy on General Grant, in 1887 on General Logan, before the Legislature. He took an active part in all discussions of an important character while a member of the Senate.

Governor Hill, on February 19, 1891, nominated him to the then Republican Senate for his present important position. He was immediately confirmed by that body. Many important public matters have been acted upon during his administration of the insurance department; among others may be mentioned the examination of the New York Life Insurance Company of New York, the disclosures resulting from this examination necessitating the retirement of the then President of the company. Governor Flower on February 27, 1894, renominated Mr. Pierce for another term, and on motion of one of the prominent Republican Senators, he was unanimously reconfirmed by that body. As the Senate differed from him politically, this was a grand tribute to the administration of the affairs of his office.

The Brooklyn Eagle said the following regarding his reappointment:

"That James F. Pierce after three years occupancy of his office should be reappointed at the unanimous desire of all the people argues a record in it that is excellent. Governor Flower did wisely to renominate Mr. Pierce. The act indicates that the executive in that instance took no counsel of those who have not always advised him well. The Senate did wisely at once and unanimously to confirm the nomination. The politics of the confirmation was larger than inaction on the nomination would have been. Republicanism now divides with Democracy the credit of preserving the insurance department in strong, experienced and trusted hands."

Mr. Pierce is a member of the Long Island Historical Society, of the Brooklyn Institute of Arts and Sciences, of the Brooklyn Club and Manhattan Club of New York and the Fort Orange Club, Albany, also of the Bar Association of the State of New York.

Mr. Pierce married Anna M. Reddington, of Waddington, New York, in 1856, and has four children living. His eldest daughter married William H. Read, a grandson of Governor Cabell of Virginia. His second daughter married Walter Curtis, a grandson of the Hon. Benjamin R. Curtis, formerly United States Judge of the Supreme Court of the United States. His son James F. Pierce, Jr., is a member of the junior class at Yale College, and one unmarried daughter, Miss Jessie Frances Pierce.

Very truly Yours

James F. Pierce

BIOGRAPHICAL

FOREIGN COMPANIES

THE COMMERCIAL UNION ASSURANCE COMPANY OF LONDON.

The Commercial Union of London was organized in the fall of 1861, as the result of events growing out of the Tooley street fire in London in June of that year, which fire entailed a loss to the insurance companies of about $4,000,000, and brought about a marked increase in rates. The company began business in October of the same year, and thus has a record of more than a quarter of a century to which it is able to point with gratification and pride.

The Commercial Union and the Mercantile (afterward by amalgamation the North British and Mercantile)—the two new companies started out as non-tariff offices at rates satisfactory to the public and had plenty of business from the start. The Commercial Union's affairs were so well managed that during the first seven years it was able to pay to its shareholders an average of seven and a half per cent in dividends. Its funds handsomely increased, its business was extended, and soon became and has since been profitable enough to yield a yearly dividend of from twelve to fifteen per cent and upward on the capital employed.

The company has transacted a fire, marine and life business. Its first year's premiums on its fire business were $282,480. Six years later they were $585,860. During the next four years the fire premiums had increased to $1,617,125. The funds at this time were $8,557,947, and the net surplus $2,293,106. In 1871 the company entered the United States, and since then it has extended its operations to almost every other country.

The Commercial Union closed the year 1895 with United States assets $3,506,031 and a premium income of $2,708,283. The last Head Office report gives the total cash assets as $20,653,543, and the fire and marine premiums for 1895 at $6,717,426.

Charles Sewall

CHARLES SEWALL

UNITED STATES MANAGER FOR THE COMMERCIAL UNION ASSURANCE COMPANY OF LONDON.

Charles Sewell was born in 1848 at Brooklyn, New York. In 1868 he entered the New York office of the Liverpool and London and Globe as a clerk. In 1874 he was appointed Assistant Secretary, and in 1877 Assistant Manager of that company. In 1878 he resigned to become Assistant Manager of the United States branch of the Commercial Union. In November, 1885, he succeeded to the office of Manager. Mr. Sewall is also President of the Commercial Union Fire Insurance Company of New York.

ALEXANDER H. WRAY

ASSISTANT UNITED STATES MANAGER OF THE COMMERCIAL UNION ASSURANCE COMPANY OF LONDON.

A. H. Wray was born in New York City in November, 1844. In February, 1869, he entered the office of the Star Fire Insurance Company as application clerk. He was appointed Secretary of the Northern of Watertown in 1874, and on the reinsuring of that company in 1881 entered the field as an independent adjuster. From 1883 he was General Agent of the Commercial Union for New England, until, on May 1, 1889, he was appointed Assistant Manager. Mr. Wray is also Vice-President and Secretary of the Commercial Union Fire Insurance Company, of New York.

A. H. Wray

HENRY CLAY EDDY

RESIDENT SECRETARY OF THE COMMERCIAL UNION'S WESTERN DEPARTMENT.

Preëminence is a goal most men strive to attain. No matter in what field, the ambition of the true man will push him to such endeavor that his success will stand out with glaring distinctness and his position become a most enviable one. To reach a high mark of success in almost any calling is, in these days of rush and activity, no easy matter, and when a man does reach a coveted position, it is not through good luck or influence, but through his own merit, as a usual thing. At least such it has been with Henry Clay Eddy, Resident Secretary of the Commercial Union's Western Department.

Mr. Eddy is a native of Rhode Island, born at Providence, May 9, 1848. After attending the public schools of his native city he entered the Highland Military Academy of Worcester, Massachusetts, and in that institution finished his scholastic training. In the year 1864, when sixteen years old, he entered the office of a local insurance agency in Providence, and, being possessed of an unlimited amount of energy and perseverance, soon became well posted on all insurance matters. Three years later he went to New York as a clerk at the head office of the Home Insurance Company.

Late in the year 1874 he became Special Agent in New England for the German-American of New York and filled that position most acceptably until 1881, when he transferred his services to the Phenix of Brooklyn, as Special Agent. As a field man Mr. Eddy won general commendation and did valuable work which led to selection by the Commercial Union in 1883 as Superintendent of Agencies, and a few months later to the position of Resident Secretary or Manager of the Western Department at Chicago, where he has since made a most creditable record.

Mr. Eddy is a genial companion as well as an able underwriter, and his friends are legion. He is a member of several social organizations, including the Union League Club, and was honored by his associates by election to the presidency, in 1890, of the Fire Underwriters' Association of the Northwest. For thirty-three years now Mr. Eddy has been steadily engaged in the insurance business, and his brains and energy have placed him in the front ranks of successful and influential business men. For years he has been connected with the Commercial Union, and the company has been the gainer by his able management. Although deeply interested in all that pertains to the company's interests he is also a loyal citizen and is active in all good work.

CHARLES J. HOLMAN

RESIDENT SECRETARY COMMERCIAL UNION ASSURANCE COMPANY (LIMITED), AND GENERAL AGENT COMMERCIAL UNION FIRE INSURANCE COMPANY.

In the life of Mr. Charles J. Holman is strikingly illustrated the force of well directed energy, steadfast purpose and never ceasing effort in the accomplishment of a worthy object and the successful overthrow of obstacles which beset the path of all pushing, enterprising and ambitious men. For twenty-three years he has been identified with the Commercial Union Assurance Company, and the responsible position he is now holding for that company is good evidence of his superior qualifications. He is thoroughly familiar with the business in all its details, and the large territory over which he has supervision, Colorado, Wyoming, New Mexico, Kansas, Nebraska and North and South Dakota, is yielding good returns for faithful, hard work.

J H Eddy

Mr. Holman is a product of New York City, born in November, 1854, and there received his education. Immediately after graduating in 1873, he was taken into the employ of Alliger Bros., who were at that time managers for the United States of the Commercial Union, and he has remained with this company from that time up to the present. Mr. Holman was first in the agency department under Mr. C. F. Mullins, now Manager at San Francisco, and later, in 1874, became clerk in the brokerage department, advancing to the position of City Surveyor.

In 1876, after the appointment of Mr. Charles Sewall as Assistant Manager, Mr. Holman was elevated to the position of Superintendent of Agencies, an office he filled in a most satisfactory manner. Later he was made Special Agent for Pennsylvania, Maryland and Delaware, but was again called to the office as Superintendent of Agencies in 1881.

In September, 1883, the Central Department at Cincinnati was established and Mr. Holman was assigned the position as Resident Secretary with jurisdiction over Ohio, Indiana, Kentucky, Tennessee, West Virginia and Arkansas. This he managed most skillfully and successfully until 1889, when he was offered the position of Resident Secretary at Denver for the Northwestern Department, a position he accepted and holds at the present time.

From the time of his first connection with the company Mr. Holman manifested such good sense, diligence and trustworthiness that he attracted the favorable notice of his employers and his promotions were richly deserved. Since then, as the years have rolled around, his character has broadened, all the strong features becoming more marked, the good traits standing out in clear relief. His pleasing manners and many admirable qualities are such as would gain for him true friends in any position he might occupy, and not alone by insurance men is he held in high esteem.

In the year 1885 Mr. Holman was married in New York to Miss Sara Del Monte Dominquez, daughter of Señor Pedro and Señora (Domitila) Dominquez of Havana, Cuba. Three children have blessed this household, two daughters and a son, aged respectively eleven, nine and four years.

CHARLES FREDERICK MULLINS

MANAGER AND UNDERWRITER OF THE PACIFIC COAST BRANCH OF THE COMMERCIAL UNION ASSURANCE COMPANY, OF LONDON.

Few names are more familiar in insurance circles than that of C. F. Mullins, and, since 1869, it has been so thoroughly interwoven with the history of the Commercial Union of London that a work of this character would be incomplete without frequent reference to his name in connection with this company. C. F. Mullins, Manager and Underwriter of the Pacific Coast branch of this well-known and substantial organization, was born in London, England, May 29, 1847, and is a son of Charles Wheeler and Margaret Mullins.

A member of the Mullins family (which is a branch of the family of De Moleyns) settled in County Kerry, Ireland, in 1666, and our subject is one of the descendants. Another member of the family, Thomas Mullins, was created a baron in 1797 and was elevated to the peerage in 1800 under the title of Baron Ventoy.

C. F. Mullins received his schooling in London, in the academies of Doctor Yates

and Doctor Sugden, in the ordinary studies, and soon after leaving those institutions entered actively on a business career. He became an apprentice in the mercantile marine service, having obtained a taste for sea life from listening to stories connected with the life of his grandfather, who was an officer in the English navy, and who left Trinity College, Dublin, soon after entering it, in order to join in the thrilling naval events that took place in the latter part of the eighteenth century.

In the year 1869 Mr. Mullins entered the service of the Commercial Union Assurance Company as clerk and later was appointed Superintendent of Agencies of the New York branch. In 1877 he was appointed Assistant Manager at New York branch. In 1878 he was appointed Resident Secretary at Chicago and established that branch for the company. In 1884 he was appointed Manager and Underwriter of the Pacific Coast branch at San Francisco.

Mr. Mullins is a director of the Pioneer Kindergarten Society of San Francisco; a director of the Seaman's Institute of San Francisco; a member of the Board of Relief of the British Benevolent Society of California, and a member of the following clubs: Pacific Union Club of San Francisco, Country Club of California, San Francisco Golf Club, and Grosvenor Club of London. Mr. Mullins' travels have extended over the United States, Europe, Canada and British Columbia generally, also Australia and the Hawaiian Islands. In religion he has always been an Episcopalian, and in politics gold standard, limited tariff.

In the year 1873 he married Miss Adelaide Davenport, a descendant of Ormus de Dauneporte, born in the County of Chester, England, in 1086. The founder of the family in America was the Rev. John Davenport, B. D., Vicar of St. Stephen's, Coleman Street, London. He had the misfortune to secure the enmity of Bishop Laud, who, on his elevation as Archbishop of Canterbury in 1633, made it necessary for the Rev. John Davenport to embark for Holland to secure his safety. He had taken an early interest in the Massachusetts Colony and contributed fifty pounds toward the procurement of its charter. He was present at the company's meeting in London, March 23, 1629. On the 26th of June, 1637, he arrived at Boston, Massachusetts, "in the good ship Hector." It was thought that Mr. Davenport's residence in Massachusetts might draw upon that colony the wrath of Archbishop Laud, who had said, "My arm shall reach him there;" and so in the fall of 1637 he and others made a journey to Connecticut, to explore the country.

Later he settled at Quinnipiac (now New Haven), and with a few others made preparation for establishing a settlement in the wilderness the following spring. He thus became the founder of New Haven. His capabilities and strength of character may be learned from the fact that he remained in charge of his church all through the dreadful plague which visited London in 1625. He was officially thanked for this great service.

Physically Mr. Mullins is well proportioned, being six feet tall and weighing one hundred and ninety five pounds. He is aggressive for principle and the interests placed under his charge, but is always mindful of the rights of others, carrying out his family motto, "Vivere sat vincere"—"to conquer is to live enough." He is a lover of the fine arts, fond of outdoor exercise and sports, and spends much of his leisure time on horseback or with his dogs, guns and fishing rod.

C. F. Mullins

THE IMPERIAL INSURANCE COMPANY, LIMITED, OF LONDON.

The Imperial Insurance Company, Limited, of London, England, is one of those old and stanch foreign corporations which have become an absolute necessity for the protection of losses against fire in this country. The Imperial is over ninety years old, having been instituted in 1803. It is, with a single exception, the largest purely fire insurance company in Great Britain; and, without any exception, it has the largest net surplus of any English insurance company doing a fire business. At home it is esteemed one of the strongest and most successful of the insurance corporations. In this country since its establishment in 1863, when it opened its office in New York, it has made a record which places the United States branch on an equal footing with the best American companies. In this country its gross assets are $1,847,271, which includes the reserve of $905,078 for unearned premiums, $141,931 for unsettled losses, and $37,458 for all other claims, leaving a net surplus in the United States of $762,804. It has paid the colossal sum of $65,000,000 for losses.

The General Manager of the company is Edward Cozens-Smith, who has been at the head of the company's affairs for over twenty years. The Managers of the Metropolitan District are J. J. Courtney and John R. McCay, a firm composed of two experienced and energetic underwriters. Mr. Courtney has been connected with the Imperial for twenty-nine years, eighteen of which were spent in the company's head offices in London. Mr. McCay has been the representative of the Phœnix Insurance Company of Hartford for twenty years.

Besides having the management of the Metropolitan District of the Imperial they are also managers of the New England and Middle States Department of this company. They also have the management for the Metropolitan District of the old Phœnix of Hartford, one of the stanchest of the American insurance companies, and also of the Lion Insurance Company of England, another of the great English fire corporations. Their offices are in the Imperial Building, at 31 and 33 Pine Street, a six-story, marble front office building, owned by the Imperial Insurance Company, and well situated in what is regarded now as the insurance district.

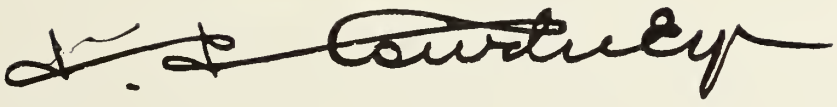
The Trustees of the Imperial in the United States are Henry W. Cannon, President of the Chase National Bank; W. A. Read, of the banking house of Vermilye & Co.; and R. L. Edwards, President of the Bank of the State of New York.

The Imperial has, besides those mentioned above, the following departments, viz.: Boston, John C. Paige, Manager; Chicago, Daniel C. Osmun, Manager; Atlanta, J. T. Dargan, Manager; San Francisco, W. J. Landers, Manager, and representatives in every nook and corner of the United States, and throughout the civilized world.

J. J. COURTNEY

GENERAL ATTORNEY FOR THE UNITED STATES OF THE IMPERIAL INSURANCE COMPANY, OF LONDON.

To men who for the last thirty years have watched the grand advance of the insurance business, the lesson comes home to them that no country in the world offers such wide advantages in this respect as the United States. Another notable fact, with, indeed, very few exceptions, is that the vast number of successful men who do business



here are foreigners by nativity. This thought is brought about by the personality of J. J. Courtney, General Attorney for the United States of the Imperial Insurance Company of London, and who is also Resident Manager of its Eastern and Metropolitan departments.

He was born in the city of London, England, in the year 1848, and there received a good education. When but seventeen years old he became a clerk in the head office of the Imperial in London, where he was actively engaged for eighteen years, and where his fidelity and reliability in all that pertained to the business were soon recognized. In 1883 Mr. Courtney was appointed Secretary of the United States branch at New York, and arrived in Boston, en route for New York, in September of that year. That office he retained and discharged its duties most faithfully until he became joint Manager of the Metropolitan Department in 1891. In 1894 he became the General Attorney of the company and its joint Eastern Branch Manager and its Financial Agent for the United States.

Although an Englishman by birth, Mr. Courtney is perhaps one of the most American Englishmen to be found in this country. He became a citizen five years ago, and his eldest son is a member of the Twenty-third Regiment of the N. G. S., New York, in Brooklyn. Mr. Courtney comes of a good old Yorkshire family, and it is singular that he did not become a minister, inasmuch as he had no less than five uncles and brothers in that profession, including the Lord Bishop of Nova Scotia, who is his father's youngest brother.

Mr. Courtney's father, who took much pains with his son's financial education, was for many years associated with the eminent London banking firm of Messrs. Smith, Payne & Smith, and under the particular tutelage of E. Cozens-Smith, which our subject enjoyed for many years, he attributes his unusual underwriting abilities. For about thirty-one years Mr. Courtney has been with the Imperial Insurance Company, and has served it faithfully, doing an extensive and highly satisfactory business for it.

In the year 1895 Mr. Courtney returned to his native country. The following letter was received by him in July of that year:

To J. J. Courtney, Esq.

Dear Mr. Courtney: On behalf of myself and colleagues, the other members of the Court of Directors of this company, I have the pleasure to offer you our congratulations on your completion of thirty years' association with us, and also upon your attainment of the important and responsible position which you fill as the result of the able and zealous service you have rendered during that period, and wishing you a safe and pleasant voyage on your return to your adopted country, and a long continuance of the prosperity which you have won for the company and yourself, I am,

Yours faithfully, Owen Roberts, Chairman.

The Imperial Insurance Company, Limited, availed itself of the presence of Mr. Courtney in England and entertained him at a complimentary dinner to signalize the completion of his thirty years' connection with the company. It was a most enjoyable occasion.

Danl. C. Oelman

DANIEL CONDIT OSMUN

WESTERN MANAGER IMPERIAL INSURANCE COMPANY, OF LONDON.

The city of Chicago is thoroughly cosmopolitan in all that the name implies, and here the European and the Oriental, the inhabitant of South America and the Antipodean, all go to assist in making the city one of the greatest in the world. While it is true that people from all parts of the globe are inhabitants of the place, by far the greater portion is composed of those who were born and bred in the United States. The State of New York has been prolific in contributing her share of this heterogeneous mass of humanity, and to the credit of that State be it said that, as a rule, her people are among the brightest and best in the city. Prominent among these is the gentleman whose name forms the heading for this brief notice, Daniel Condit Osmun, the Resident Manager of the Imperial Fire Insurance Company, of London, England. Mr. Osmun was born on the 13th day of February, 1834, at Orange, Essex County, New Jersey, and was the only child born to the marriage of Abram P. and Ruth D. Osmun. He received the greater part of his education in New York City, attending there the East Broadway Classical Institute, which, at that time, was conducted by Calvin Tracy, the author of Tracy's Arithmetic. At the age of sixteen years he began his career in the insurance business as a clerk in the office of the Broadway Insurance Company, and was afterward associated with the Excelsior Insurance Company, and for sixteen years was connected with the Atlantic Fire Insurance Company. With the last named corporation Mr. Osmun served in various positions, and among them was that of General Agent and Adjuster. Mr. Osmun adjusted the losses of the Atlantic in the great Chicago fire of 1871, amounting to over $600,000.00, which was the cause of the downfall of that corporation. Mr. Osmun then entered the service of the Faneuil Hall, of Boston, first as State Agent for New York and later as General Agent for the company. In 1876 he was appointed Superintendent of Agents for the United States of the Imperial and Northern combination, which arrangement lasted until 1881. At that time he came to Chicago and has ever since made Chicago his home. He here opened the Western Department for the Imperial and the Northern, but after the separation of the two companies about a year later, Mr. Osmun became the Western General Agent for the Imperial. In 1885, upon the reorganization of the United State managers for the Imperial, the title then held by Mr. Osmun was changed to that of Resident Manager, which title he has since retained. Thus it is shown that for nearly half a century Daniel C. Osmun has been continuously engaged in the fire insurance business, and for the last fifteen years he has been a conspicuous figure in Chicago insurance circles. As a man of business the name of Daniel C. Osmun is recognized as a synonym for honor; as a private citizen his name is without tarnish. His life has run along in uneventful channels, and in acts he has displayed the teaching of the Golden Rule, "Do ye unto others as ye would that others should do unto you." For twenty years he has been a member of the Masonic fraternity, and he is also a member of the Union League and the Washington Park clubs. In politics he is a firm and outspoken supported of the principles of the Republican party. He is a member of the Presbyterian Church.

JOHN C. PAIGE

MANAGER OF THE BOSTON DEPARTMENT OF THE IMPERIAL INSURANCE COMPANY OF LONDON.

John C. Paige is a native of the State of New Hampshire, where his boyhood was passed as clerk in a country store, with an insurance annex. About 1865, he went into the insurance agency business on his own account at Claremont, New Hampshire. Four years later he abandoned the country agency for field work as Special Agent, and afterward as General Agent of the Narragansett Fire and Marine Insurance Company of Providence, Rhode Island. In 1873 Mr. Paige, having received the appointment of New England Manager of the Franklin Fire, of Philadelphia, established his headquarters at Boston, and to the general agency he added a local fire insurance agency and a brokerage business, which in time became very large. During the years which followed Mr. Paige was United States Manager for the Metropole of Paris, the Reassurances Generales of Paris, the City of London Fire, and the Imperial Fire of London. He retains the Boston Department management of the last named company. His experience has been varied and extended to every department of fire underwriting, but during the past twenty years has centered mostly in the upbuilding of a large local business, including that of the Imperial. His insurance agency at No. 20 Kilby Street, Boston, occupies the entire building, a massive, wide front, five-story and basement structure, supplied with all appliances to especially adapt it to the proper care of the large business there centered, which combines the extensive interests of a broker in fire, liability, accident, general casualty, and transportation insurance, and the management for the Metropolitan District of Boston of large and important insurance companies. Upward of one hundred persons are employed in the business of this agency. The various floors are connected by an elevator as well as by stairs, making communication easy from one floor to another, and putting the whole business under complete and constant supervision.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY OF LIVERPOOL, ENGLAND,

Was established in the year 1836, as the Liverpool Insurance Company. By the marked success experienced in the British metropolis, it was felt desirable in the year 1848 to change the title of the company, and accordingly at that time it became the Liverpool and London Insurance Company, and, on the acquisition of the business of the Globe Insurance Company in 1864, the title was further changed to the Liverpool and London and Globe Insurance Company. In the year 1848 an agency was established in the United States, and in the year 1851 its first Board of Directors in New York was formed, as follows: James Brown, Chairman; Francis Cottenet, Deputy Chairman; C. W. Faber, Francis Griffin, Geo. Barclay, Royal Phelps, W. S. Wetmore, Edward F. Sanderson, Maturin Livingston and M. H. Collett.

Mr. Alfred Pell, who had represented this company as Agent in New York since 1848, was appointed Resident Secretary to the Board, an office he held until his death in 1869.

In the year 1851 were opened agencies at Philadelphia and other important points. Seven years later, the premiums in the United States amounted to $471,988, and, step by step the business of the company has extended to every State in the Union.

To afford perfect security to policy holders, the directors early made adequate provision of funds. From surplus income reserves were created, not only affording protection against ordinary loss, but also from those extensive and destructive conflagrations which from time to time occur.

To such disasters every town is liable, and hence it is incumbent upon prudent men to seek safe insurance, and upon companies to have on hand ample means to protect their clients from otherwise inevitable ruin.

This company, by its world-wide business--depending on no particular locality—and large accumulation of funds, affords to insurers and stockholders the complete protection required.

The year 1871 accordingly found this company not unprepared to meet its engagements. By the conflagration at Chicago in that year, the Liverpool and London and Globe suffered a loss of $3,239,091, and by the Boston fire, in the following year, it satisfied claims to the extent of $1,427,290.

Although well provided with funds in the United States, the company not merely largely satisfied the demands made upon it from its chief office in England, but at the same time increased its assets in this country, as will be seen from the following statement:

In 1871 United States assets at January 1 were $3,054,361; income, $3,163,901; expenditures, $5,122,653; excess of expenditure, $1,958,752. In 1872, United States assets at January 1 were $3,640,450; income, $3,733,101; expenditure, $4,484,999; excess of expenditure, $751,898. In 1873, United States assets at January 1 were $4,165,290. Thus showing excess of expenditure in the United States in the two years of $2,710,650, and an increase of assets in the same time of $1,110,929.

It is not surprising that this action, in conjunction with the promptitude shown in the adjustment of these large losses, should be felt in an immediate and very large increase of business, and that a confidence should be inspired (which the lapse of time has, it is believed, in no degree impaired) in the disposition of the company to supplement its abundant resources in the United States, whenever necessary, by remittances from headquarters.

As an evidence of the estimation in which the company is held in England it may be noted that £100 stock sells for about £2,450.

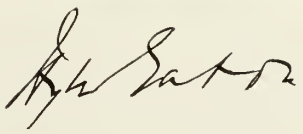
The following exhibits the progress of the United States branch: In 1848, net fire premiums were, $4,519; in 1858, $471,988; in 1868, $1,739,620; in 1878, $2,422,126; in 1888, $3,928,010; in 1895, $5,600,129.

New York Office—Charles H. Marshall, Chairman; John A. Stewart, J. E. Pulsford, John Crosby Brown, Edmund D. Randolph, Henry W. Eaton, Resident Manager; Geo. W. Hoyt, Deputy Manager. General Agents: James Hendrick, Albany; J. M. De Camp, Cincinnati; C. E. Guild, Boston; Atwood Smith, Philadelphia; Davenport & Co., Richmond.

Chicago Office—Ezra J. Warner, Chairman; Levi Z. Leiter, Henry W. King. W. S. Warren, Resident Secretary.

San Francisco Office—William Alvord, Chairman; Levi Strauss, William Babcock, Lovell White, Charles D. Haven, Resident Secretary; C. Mason Kinne, Assistant Secretary.

New Orleans Office—Gustav R. Westfelt, Chairman; L. C. Fallon, Lucas E. Moore, C. M. Soria, Henry V. Ogden, Resident Manager; Clarence F. Low, Assistant Secretary.



The forty-eighth annual statement of the United States Branch of the Liverpool and London and Globe Insurance Company to December 31, 1895, is as follows: Assets: Real estate, $1,752,000; loans on bond and mortgage, $3,588,318.64; United States 4 per cent bonds, $1,724,625; state and city bonds, $266,400; cash on hand and in banks, $415,291.18; uncollected premiums, $845,782.10; all other assets, $78,017.14; total, $8,670,434.06. Liabilities—Unpaid losses, $633,582.54; unearned premiums, $4,075,773.63; perpetual policy liability, $330,616.21; all other liabilities, $316,344.12; surplus, $3,314,117.56; total, $8,670,434.06.

The amount paid in satisfaction of fire losses in the United States in the course of forty-eight years is $66,440,871.90.

HENRY W. EATON

RESIDENT MANAGER AT NEW YORK OF THE LIVERPOOL, LONDON AND GLOBE INSURANCE COMPANY.

The success of foreign insurance companies in this country is largely due to the sagacity and keen business ability displayed by the resident managers having them in charge. This has happily been the case with the Liverpool and London and Globe Insurance Company, which ranks among the first companies doing business on the Western Continent. Henry W. Eaton, the Resident Manager at New York, is an Englishman by birth, but in every other sense of the word is an American. Receiving a practical education and thorough business training in his native land, he early selected underwriting as his vocation in life, and, at the age of thirty and prior to coming to America, was in charge of the West of England business for the Liverpool and London and Globe, with offices at Bristol, associated with a local board of directors. Mr. Eaton commenced the insurance business in a minor capacity with his present company. After deciding that insurance should be his life's occupation he began a course of systematic study, which, in the end, familiarized him with every branch of the business. In whatever position he was called upon to fill, he applied intelligent, painstaking care to the subject which invariably brought about beneficial results. Such efforts on his part were properly appreciated and rewarded by the company. In 1878 he was sent to New York as Resident Manager, and so acceptably has he filled the requirements of this position that he has been ever since retained in that capacity. In a recent issue of the Insurance Times the following appropriate mention was made of Mr. Eaton: "Henry W. Eaton possesses those fine qualities of the gentleman that endear him to many besides those who are near to him in the insurance world. Not to know him is not to be acquainted in the world of insurance."

ATWOOD SMITH

GENERAL AGENT FOR LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY AT PHILADELPHIA.

It is well known that Philadelphia is the birthplace of insurance in America. The names of William Penn and Benjamin Franklin, as well as many other illustrious Pennsylvanians, are connected with the inception and earliest development of insurance —marine, fire and life—in Philadelphia. One of the most remarkable of the men

Atwood Smith

connected with this business was Richard Somers Smith, Esq., father of our subject, who served as President of the Union Insurance Company for nearly half a century—from 1837 to 1881—and who was a very prominent figure in insurance and commercial circles in the City of Brotherly Love during the entire period of his long and useful career.

In June, 1837, Mr. Smith was elected President of the Union Insurance Company, and continued to guide the affairs of that company until 1881, when, having reached the advanced age of ninety-two, he retired. In the year 1851 he was appointed agent of the Liverpool and London (now the Liverpool and London and Globe) Insurance Company. In that capacity he served until 1861, when he was succeeded by his son, Atwood Smith.

Coming from a family that for more than a century had been identified with the insurance business in Philadelphia, it was but natural, perhaps, that at an early age Atwood Smith should display a remarkable aptitude for this business. He was born in Philadelphia, the home of his ancestors for several generations, in 1820, and resides there at the present time. From the age of nine to fifteen he attended school at Cambridge, Massachusetts, and Burlington, Vermont, and after that received a thorough scholastic training in Philadelphia. He commenced his business career in a jobbing warehouse, where, as boy, salesman and partner, he acquired that knowledge of business and business men so important to the underwriter.

Before becoming of age young Smith was an active member of the Good Intent Hose Company. During the Native American riots of 1844 he took an active part, both as fireman and as a member of the artillery corps of Philadelphia Grays. In April, 1861, he was appointed to succeed his father in the agency of the Liverpool and London Insurance Company. In his new position Mr. Smith found his experience as an active fireman of great assistance, and soon after commenced his efforts toward the establishment of a fire insurance patrol in the city. In 1869, mostly by his exertions, the patrol was organized, and he was elected its President, which position he resigned in 1890, after twenty years' service. Here again Mr. Smith found a suitable opportunity to indulge his fondness for fighting fire, and for many years was regularly seen on the ground directing the movements of the patrol. In 1876 Mr. Smith, at the request of the Commission and Insurance companies, accepted the position of Director of the Centennial Fire Department, and organized a corps of 170 men, with necessary equipments.

The beautiful building owned and occupied in part by the Liverpool and London and Globe Insurance Company in Philadelphia was projected and built by the company, under the supervision of Mr. Smith, and there in his office he may be found offering indemnity for loss by fire within a short distance of the room where, forty or more years before, he had waited for the alarm bell to strike. Since the year 1847 he has been a member of the Masonic fraternity and takes a deep interest in its affairs.

JAMES M. DE CAMP

GENERAL AGENT OF THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY AT CINCINNATI.

Mr. De Camp was born in Cincinnati, Ohio, December 25, 1845, and his parents were James and Joanna (Evans) De Camp. The father descended from French

Huguenot and Revolutionary ancestry. He was one of a large family of brothers who were identified with the building interests in Cincinnati from 1830 to 1880. Young James attended the Cincinnati public schools during his youth and later entered the Ohio Wesleyan University, from which he was graduated in June, 1867. Marrying the same summer, he then entered the Cincinnati branch office of the Ætna Insurance Company under J. B. Bennett, General Agent, as correspondent, and two years later, after having received a thorough office training, he became Special Agent of that company in Iowa, Kansas, Nebraska and Dakota, continuing as such until April, 1872.

He then entered the Andes Insurance Company's office at Cincinnati and later assisted in closing its affairs in New York State. Following this he became Special Agent of the Amazon Insurance Company in 1873 for New York and New England, with headquarters at Albany, New York, and continued with this company until October 1, 1877, when, having negotiated reinsurance of that company's Eastern business with the Liverpool and London and Globe Insurance Company, he became Special Agent of this company for Massachusetts, Rhode Island and Connecticut, with headquarters at Springfield, Massachusetts.

In the month of December, 1879, Mr. De Camp was appointed General Agent for the Liverpool and London and Globe for the Cincinnati district, comprising the States of Ohio, Indiana, West Virginia, Kentucky, Tennessee and Arkansas. For thirty years his life has been spent in the fire insurance business in office and field work, with a far Eastern and far Western experience, but at the present time he is in the central section, where he began.

Mr. De Camp is domestic and literary in his tastes. He has never cared to hold official positions, but was trustee of the Ohio Wesleyan University for ten years. He is a member of the Phi Kappa Psi college fraternity, and prefers the quiet walks of life, although taking an ardent interest in all the current movements in church, government and society.

In 1859, the company which he now represents having purchased the massive stone bank building at the southwest corner Third and Main streets, Cincinnati, established a general agency for the West under the supervision of Robert Knight, of New York, and William Warren, the company's representative at Cleveland, Ohio, under the firm name of Knight & Warren, General Agents, which association continued until 1866, when Mr. Warren removed to Chicago and became the company's Resident Secretary at that point for the far West. Mr. Knight continued to operate the Cincinnati branch, tributary to the New York office, until December 8, 1879, when he was succeeded by Mr. De Camp. The business has steadily grown from $114,000 in 1879 to $432,000 net in 1895. Mr. De Camp is a fire underwriter by taste and experience and is thoroughly devoted to his company's interests.

HENRY VINING OGDEN

RESIDENT SECRETARY OF THE SOUTHERN DEPARTMENT OF THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

The subject of our sketch, Mr. Henry V. Ogden, is the son of the late Gouverneur Ogden and Charlotte Curzon Seton, both of New York City, but became on their marriage in 1805 pioneers of St. Lawrence County, New York, where, on October 15, 1822, Mr. Ogden was born.

In many respects his career in early life was but the typical one of the American youth. At first he attended the public schools, and later spent three years at the Vermont Episcopal Institute in Burlington—then under the direction of the Right Rev. John Henry Hopkins, Bishop of Vermont—where he had just finished preparing for a collegiate course, when his good intentions in this respect were practically brought to an end by the great revulsion and financial panic of 1837, causing the failure of his father in business and Mr. Ogden's recall home in 1838. There he was at once confronted with the stern problem of how best to earn his own living.

Montreal being the nearest commercial city, he sought and secured employment there in the grain exporting house of John and Thomas Gordon, gaining his first knowledge and experience of clerical work. In 1840, long before Horace Greeley had tendered his advice in that connection, deciding to go West, he never stopped until he reached St. Louis, Missouri, where he immediately obtained a position in the large commission and forwarding house of James E. Woodruff & Co., having branch houses in New York and New Orleans, where he remained until 1847, acquiring much valuable business experience. The yellow fever breaking out in New Orleans in 1847, creating many vacant places, Mr. Ogden thought he saw his opportunity of improving his prospects in life and decided to go there at once. He was quickly successful in securing a position in the large cotton and sugar factorage house of Kelly & Conyngham, where he added considerably to his business knowledge. In 1850 he was offered the position of bookkeeper and assistant cashier in the agency of the Sun Mutual Insurance Company of New York, then transacting a very large fire, marine and river business in the city of New Orleans. It was while in the employ of this company that in 1854 Mr. Ogden was offered and accepted the appointment of Resident Secretary of the Liverpool and London and Globe Insurance Company, with a headquarters and local board of direction, embracing business in Louisiana, Mississippi and Texas.

In April, 1862, when the city of New Orleans surrendered to the Federal fleet, Mr. Ogden leaving the business in charge of one of his directors, departed for the front, only returning in May, 1865, to find that the company, after long waiting, had declared his position vacant and appointed Mr. Andrew Foster Elliott Resident Secretary in his stead. However, out of several positions offered him, he accepted the secretaryship of the Crescent Mutual Insurance Company, Mr. Thomas A. Adams, President.

In 1878, upon the death of Mr. Elliott, he was again offered and accepted his old position of Resident Secretary of the Liverpool and London and Globe Insurance Company and has held the position ever since. In 1892 Mr. Ogden was stricken with apoplexy, followed by paralysis of left side, from which he has only partially recovered, and at this present is giving no attention to the details of the business.

It will thus be seen that Mr. Ogden's connection with the company dates back forty-three years. His was the first appointment of any foreign company having a headquarters in the South, leaving him to-day the oldest surviving underwriter in the city of New Orleans. Mr. Ogden having been an old line Whig, his political proclivities are naturally Republican. His war record as a Confederate soldier is a good one, having participated in many battles and had four horses killed under him in different engagements. He is a member of the Protestant Episcopal Church, and has always taken an active, practical part in the charitable, religious and philanthropic work of the city he has so long made his home.

The results of the business of the Southern Department are well known and must speak for Mr. Ogden's conduct of the same. His career has been a long and honorable one, leaving him many warm friends.

Henry V. Ogden

CHARLES DWIGHT HAVEN

RESIDENT SECRETARY OF THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY FOR THE PACIFIC COAST.

It is seldom that a more able and capable man takes the position of Resident Secretary than Charles D. Haven, whose valuable experience and mature judgment have assisted much toward attaining the company's success. For years he has been a prominent figure in insurance circles, and few such merited examples of success abound. Since the year 1881 he has been connected with The Liverpool and London and Globe Insurance Company as Resident Secretary, and while his business headquarters are at San Francisco, California, he has a pleasant home at Oakland, that State.

Mr. Haven was born February 25, 1836, and is a son of John Preston Haven and Caroline (Baker) Haven. The father, who as a native of New York City, learned the printer's trade in youth and began his career as a book publisher with Samuel T. Armstrong, at Boston, Massachusetts. Mr. Armstrong was the predecessor of the famous book-publishing house of Crocker & Brewster, and their successors were Ticknor & Fields. In the year 1821, when not yet twenty-one years old, John P. Haven was sent by his employer to New York City to establish a book business, which was subsequently continued by D. Appleton, a publishing company well known all over the world and which is in a flourishing condition at the present time.

In tracing back the ancestry of Charles D. Haven, we find that he is a lineal descendant of Richard Haven, who left his native country, England, and crossed to America, where he settled in Lynn, Massachusetts, in the year 1645, and also a descendant of Edward Baker, who, leaving England, also settled in Lynn, Massachusetts, in 1630. Both were men of note and good repute in the community in which they made their home.

During his boyhood and youth young Haven had excellent educational advantages in New York City, where he grew to manhood and resided until 1859. He then went to California and there entered the service of the Pacific Mail Steamship Company, of which Allan McLane, a friend of his father, was President. At that time the vessels of this company, in connection with the Panama Railroad, afforded the chief means of communication between the Atlantic and Pacific Coast States.

Mr. Haven first had charge of the passenger department and subsequently the freight department. In May, 1865, he became the first Secretary of the Union Insurance Company of San Francisco, a corporation that was organized in that year by leading capitalists of that city, with a cash capital of $750,000. The company transacted fire and marine insurance business, and attained a national reputation by paying its losses in the Chicago fire of 1871, these losses amounting to more than $500,000. It repaired its losses by assessment upon its stockholders before the end of that year.

In August, 1881, Mr. Haven resigned the secretaryship of the Union to accept the appointment of Resident Secretary of The Liverpool and London and Globe Insurance Company at San Francisco, and that position has held up to the present time. This company established its Pacific Coast Department in the year 1852, and was the first company to issue a fire insurance policy in San Francisco. Mr. Haven was elected Secretary of the Board of Fire Underwriters of the Pacific in 1870, and filled that position in such a satisfactory manner that he was elected President of the same in February, 1896.

Since the year 1860 he has been a member of the Masonic fraternity, and has

Chas D Haven

held several prominent positions in California Lodge, Number 1, of that order in San Francisco. From early youth Mr. Haven was reared in the Protestant Episcopal Church and holds membership in the same at the present time. In politics he is now and always has been an ardent Republican. In the year 1867 Mr. Haven married Miss Laura Augusta Van Allen, a descendant of one of the Dutch families that settled in the State of New York.

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

For thirty-five years the London and Lancashire Fire Insurance Company of Liverpool, has been known to the public, not only as a guarantor, but a payer of indemnity for property loss. It was organized in December, 1861, but did not commence business until March of the following year, and has always devoted itself exclusively to fire insurance. It was somewhat unfortunate in its general manager the first few years of its existence, but in 1874 the directors selected Mr. Charles G. Fothergill, who had acquired valuable experience and been eminently successful in the service of the Royal Insurance Company, both at the London and Liverpool offices, to take the management of the London and Lancashire, and he has discharged the duties of that position in a highly satisfactory manner since, giving to the company a uniform policy of management and underwriting ability of an exceptionally high order.

Soon after Mr. Fothergill took charge of the company's affairs its position began to advance and its condition to improve until 1880, when it was thought best to increase the capital stock. The shares commanded a high premium, a premium sufficient to add $213,150 to the funds. The net premium income for 1880 was $2,126,779, the losses $1,439,343, the underwriting profit for the year, after deducting all expenses, being $119,250. The total assets at this time were $2,605,925, and the reserve fund $1,050,000. Five years later, in 1885, the premiums amounted to nearly two and a half million dollars, and the total funds, including paid-up capital, $2,684,485, and the underwriting profit for the year $327,450. In another five years the progress of the company was still more marked, showing that for 1890 the net premium income was $3,511,730; that the reserve fund had been increased to an even $2,000,000, the general funds to $1,245,510, and the total funds, including capital, amounted to $4,171,510.

During the year the London and Lancashire absorbed the London and Provincial. A considerable business was acquired, but the above figures are entirely separate from the transaction. During 1879 the principal business of the London and Southwark Insurance Company had been acquired, and since then the company has maintained a separate London office. The capital has been twice increased and now stands at $1,063,750 paid up and $10,637,500 subscribed. At the date of the last report, December 31, 1895, the company had total assets amounting to $5,643,500, a reserve and reinsurance fund of $3,000,000 and a general fund of $1,123,060. The net premium income for the year was $4,235,470 and the losses $2,252,670. After deducting all expenses the profit on underwriting account for the year was $520,880. Such a record shows the high order of underwriting ability which guides the affairs of the company.

The business of this company in the United States dates from 1879, when it entered New York and appointed Mr. James Yereance as Manager. He divided the territory into districts and appointed agents or managers for these districts. C. H. Case

A. J. McElwaine, Jr.

was selected for Chicago, John H. Law at Cincinnati, Barbee & Castleman at Louisville, George Wood at Philadelphia, Foster & Scull at Boston, and Proud & Campbell at Baltimore. The company did a good business from the first, and at the close of 1880, its first full year in this country, reported assets for the United States branch of $1,014,970, and a surplus as regards policy-holders of $500,126. In 1885 Mr. Jeffrey Beavan was sent over from the home office as Associate Manager with Mr. Yereance. In 1887 Mr. Yereance resigned as joint manager of the company and Mr. Beavan assumed entire control in the United States, continuing to occupy this position until early in 1894, when, on his resignation, Mr. A. G. McIlwaine, Jr., was appointed as his successor. In 1890 an important reinsurance deal was consummated, by which the London and Lancashire reinsured the Pacific Coast business of the Anglo-Nevada of California, establishing a department on the Pacific Coast.

At the close of 1895 the annual statement of the company (United States branch) shows total assets amounting to $2,691,570, a surplus as regards the policy-holders of $980,024, a total income of $1,951,486, of which $1,859,006 was from premiums, and risks in force amounting to $364,632,489. Since entering the United States the London and Lancashire has received in premiums a total of $22,902,501, and has paid for losses $13,826,809, the average loss ratio having been about sixty per cent. The company ranks among the best and strongest of the foreign companies in this country and few have a more promising future.

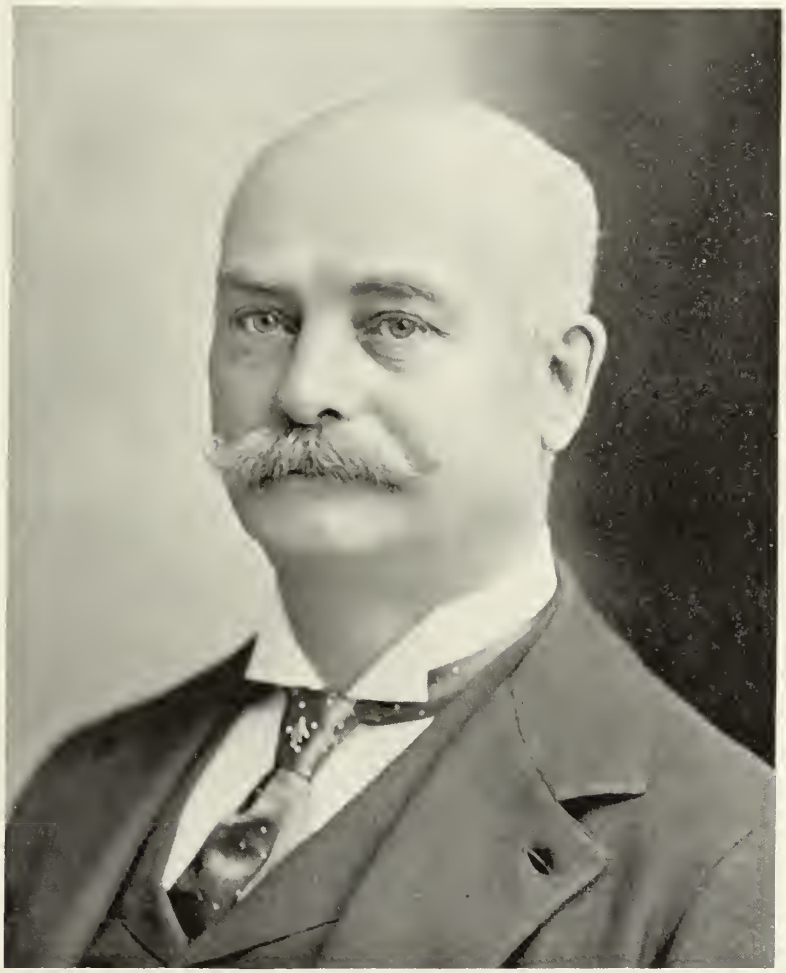
ARCHIBALD G. McILWAINE, JR.

MANAGER OF THE NEW YORK DEPARTMENT OF THE LONDON AND LANCASHIRE INSURANCE COMPANY.

It has been said "There is always room at the top," and every man of ambition has some more or less definite hopes that he is on the way to that lofty elevation. The fact is, however, that many an earnest, laborious character strives unceasingly without knowing very clearly in which direction the top lies, and consequently wastes most of his energies. As the highest organisms are those most highly differentiated or most intricately complex, so the highest problems are of this character, and the men who have the power to deal with them are the men who are placed at the top. Some men with keen intellectual scent for these vital points in life know where the top is, and in consequence bend their well-directed energies past all trivialties to its attainment.

Such a man is Archibald G. McIlwaine, in the departments of insurance. He is now Manager of the New York Department of the London and Lancashire Insurance Company, and his ability and skill in this connection are well known. He comes of that pertinacious Scotch-Irish stock that has given to America some of her greatest men. Mr. McIlwaine was born at Petersburg, Virginia, September 5, 1859, and was educated in the public schools and University School of Petersburg. During his youthful days he entered the service of the Petersburg Savings and Insurance Company, from which he went to the New York Underwriters Agency, to be its Special Agent in the South.

Subsequently he was for a number of years General Agent for the London and Lancashire at Atlanta, and in 1893 was called to the New York office to take the position of Assistant to the Manager. In the year 1894 he succeeded Jeffrey Beavan



J. L. Belden

as Manager. Mr. McIlwaine is a man in the prime of life and he has been an honor to the business and a stimulus to the best citizenship among all who come closest to him. With a power for concentration, a capacity for details, and a comprehension of view he unites a will for application that knows no diversion from its purpose and no hesitation before accomplishment.

JOHN S. BELDEN

MANAGER OF THE WESTERN DEPARTMENT OF THE LONDON AND LANCASHIRE INSURANCE COMPANY.

Success in any walk of life can be generally traced to application and persistence. In no business than that of insurance and in no country more than the United States is this principle better exemplified and recognized. To the student of human nature there is nothing more interesting than to trace the career of a man who, endowed with ability and ambition, enters boldly the struggle of life and reaches a position where he is honored and respected by his fellow man. Among those who have figured prominently in insurance circles for the past thirty years or more is John S. Belden, Manager of the Western Department of the London and Lancashire Fire Insurance Company.

A native of the Empire State, Mr. Belden was born at Warsaw, September 8, 1839. There he made his home until 1855, when he went to Iowa, removing in 1862 to Chicago, where he has since resided. His first experience in the insurance field was in 1865, when he became Accountant for the Security Insurance Company, with which he remained until 1871. At that date he became connected with the Royal, but about a year later he went with the Imperial. In 1873 Mr. Belden entered the service of the German-American as Assistant Manager in this city, and in that position continued, associated with Judge Cary, until 1888, when he was offered and accepted the position which he now holds, Manager of the Western Department, which embraces about fifteen States.

WILLIAM MACDONALD

PACIFIC COAST MANAGER OF THE LONDON AND LANCASHIRE INSURANCE COMPANY.

If elections to positions of trust and honor are a criterion by which a man's popularity is gauged, then William Macdonald enjoys to an unusual degree the esteem of his fellow men, for he now holds the important position of Pacific Coast Manager of the London and Lancashire Fire Insurance Company, which is doing the largest business of any company, either foreign or local, in the city of San Francisco. Mr. Macdonald was born in New York City, January 31, 1838, and now makes his home in San Francisco, California. On his father's side he is of Scotch and on the mother's of Knickerbocker Dutch origin.

Receiving a thorough education at New Canaan, Connecticut, and in the College of New York, New York City, young Macdonald, thus equipped, entered a wholesale dry-goods business house in New York City, which house was connected with the Indian trade. In 1861 he went to California, where for a time he was in the wholesale dry-goods business, but later gave that up and turned his attention to mining. He became Secretary of the San Francisco and Oakland Railway Company, which company was merged into and now forms part of the Southern Pacific system.

Wm Macdonald

In 1867 he engaged in the fire insurance business as Local Agent in San Francisco, for the Ætna and Phœnix, a member of the firm of J. D. Hawks & Co. Later he was connected with the Ætna as Special Agent and Adjuster, and remained with the office about nine years. He was the first surveyor of the Board of Fire Underwriters of San Francisco, and later became Special Agent and Adjuster for the Imperial, London, Northern and Queen companies, under the management of the Scottish Union and National. In 1887 he was elected Vice-President and Manager of the Anglo-Nevada Assurance Corporation. On the retirement of that corporation and the reinsurance of its Pacific Coast business with the London and Lancashire, Mr. Macdonald was made Pacific Coast Manager of the latter company, and now holds that position.

Mr. Macdonald, although the youngest in the company, was, during the war, First Lieutenant and acting commander of an independent company organized in the city of San Francisco. After the war, during the "Kearney Riots," he enlisted as a private in Battery F, Second Regiment Artillery, N. G. C., and was promoted through the different positions of non-commissioned and commissioned officer to the rank of Colonel of the regiment, holding that position for a number of years. On the late reorganization of the National Guard, he was elected Colonel of the First Regiment Infantry, N. G. C., the largest regiment in the State of California, and holds that position at the present time.

Although interested in politics Mr. Macdonald has never aspired to hold official positions outside of the military. He has been a member of the State Central Committee of the Republican party, and is an ex-President of the Union League. He is Past Master of Occidental Lodge, No. 22, A. F. and A. M., and is also a member of the California Commandery, Knights Templar.

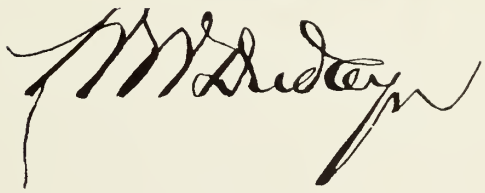
THE MANCHESTER FIRE ASSURANCE COMPANY OF MANCHESTER, ENGLAND.

The Manchester Fire Assurance Company of Manchester, England, was incorporated and began business in 1824. The paid-up capital is $1,000,000. The company does a fire business only. William Lewis is the Manager and Secretary, and was appointed to that position in 1895, succeeding the late James B. Moffat. The Manchester Fire at first restricted its United States business to the Pacific Coast, but in October, 1890, the United States branch was established at Chicago. The company was admitted to the principal Eastern, Western and Southern States. The United States Trustees are Lyman J. Gage, Samuel W. Allerton and Eugene S. Pike.

WALTER W. DUDLEY

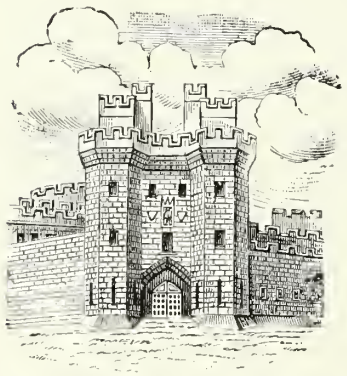
MANAGER OF THE UNITED STATES BRANCH OF THE MANCHESTER FIRE ASSURANCE COMPANY OF ENGLAND.

Walter W. Dudley, United States Branch Manager of the Manchester Fire Assurance Company of England, was born at Guilford, Connecticut, removing to Wisconsin at an early age. He was engaged in the fire insurance business as a Local Agent at La Crosse, Wisconsin, in 1867, and afterward served successfully as Special Agent for the St. Paul Fire and Marine and the German-American. He remained with the latter



company eight years, when he went to Dakota and conducted a banking and real estate business. Returning to Chicago after three years' absence he was made Assistant Superintendent of Agencies of the Western Department of the North British and Mercantile, and afterward Superintendent of that department; in 1890 was appointed Manager of the Manchester.

THE PALATINE INSURANCE COMPANY, LIMITED, HEAD OFFICE, MANCHESTER, ENGLAND.



Practically this company was formerly known as the Mutual Fire Insurance Corporation, which was established in Manchester, England, in the year 1870, by leading Lancashire and Yorkshire merchants and manufacturers, for the purpose of conducting the business of fire insurance upon the mutual principle. After twenty years' successful operation the concern was turned into the present stock company, as it was found that such a course would be for the greater convenience in the working of the business, and in the realization of the members' interests. To a great extent the present stockholders were formerly members of the "Mutual," who invested the profits made in that company in the capital of the "Palatine."

In 1877 the Mutual Fire Insurance Corporation established "The United Fire Reinsurance Company," as a reinsurer of its surplus amounts, and in 1882 the "United" entered the American field of fire insurance business, still as a reinsurer. In 1892 it was decided to accept direct business in America, and for this purpose the "United" was retired and the "Palatine" substituted.

The home office for the "Palatine" being in Manchester, in the County of Lancaster, England, it was desirable to give it a title which would denote, to some extent, its origin. The County of Lancaster is the principal of the Counties Palatine of England, i.e., a county belonging to the Crown or to some one invested with sovereign powers; hence the origin of the title, "The Palatine Insurance Company, Limited." The well-known insignia of the company, as shown above, represents the gate of Lancaster Castle.

Mr. J. N. Lane, formerly Bristol Manager of the "Liverpool and London and Globe," became General Manager of the Mutual Fire in 1876, and the consolidation referred to was the work of his genius. To-day the "Palatine" is represented throughout the world, and in particular possesses a very fine British business. In Great Britain and Ireland the company carries on the business of fidelity, guarantee and accident in addition to fire, and in Canada the "Canada Accident Company" of Montreal is owned by the "Palatine."

The paid-up capital of the company is $1,360,000, besides which it has a subscribed capital, subject to call, of $5,440,000. The total assets of the company now amount to nearly four million dollars ($4,000,000), and its surplus to policy-holders about a million and a half ($1,500,000), exclusive of paid-up capital. The total premium income of the company in 1895 was close on to five million dollars ($5,000,000).

Turning to the United States branch, we find that, whereas the total assets of the

"United" in 1882 were $855,526, and the net surplus $382,439, in 1895 the "Palatine" figures were: Total assets, $2,836,236, net surplus, $568,320. The premium income in the United States is now about two and a half million dollars annually.

In 1892, when the "Palatine" commenced direct operations in the United States, it decided to decentralize the business, and accordingly there were four (4) branches established, each corresponding direct with the head office in Manchester, i. e., New York, Chicago, New Orleans and San Francisco, and the same system still prevails. Messrs. W. Bell and W. Wood are joint Managers at New York; George M. Fisher, Esq., is Manager at Chicago; Messrs. Finley & Janvier are Managers at New Orleans; Charles A. Laton, Esq., is Manager at San Francisco.

The Board of Directors in Manchester, England, comprise the following gentlemen: Chairman, Thomas Brooke, Esq., Huddersfield, Director of the London and Northwestern Railway Company; Deputy Chairman, Samuel Ogden, Esq., Manchester, Ex-President of the Manchester Chamber of Commerce; S. Armitage, Esq. (Sir E. Armitage & Sons, Limited), Manchester; E. Armitage, Esq., Huddersfield; John Albert Bright, Esq. (John Bright & Bros., Limited), Rochdale; T. W. Brooke, Esq. (Starkey Brothers), Huddersfield; H. T. Gaddum, Esq. (H. T. Gaddum & Co.), Manchester; Charles J. Galloway, Esq. (Galloways, Limited), Manchester; Thomas Heginbottom, Esq. (S. Heginbottom & Sons, Limited), Ashton-under-Lyne; J. R. Hutchinson, Esq. (W. & J. Hutchinson, Limited), Bury; John Platt, Esq. (Mather & Platt, Limited), Salford; James Priestly, Esq. (B. Vickerman & Sons, Limited), Huddersfield; W. J. Thompson, Jr., Esq., London; Charles Walker, Esq., West Brighton.

There is, moreover, a Board of Directors in New York, and also one in San Francisco, in addition to the United States Trustees of the company.

The Board of Directors in New York consists of: Charles B. Alexander, Esq. (Chairman), of Messrs. Alexander & Green; General Louis Fitzgerald, President Mercantile Trust Company; Robert W. Stuart, Esq.

The United States Trustees are: General Louis Fitzgerald, New York; Hon. Ashbel Green, New York; Hon. Chauncey M. Depew, New York.

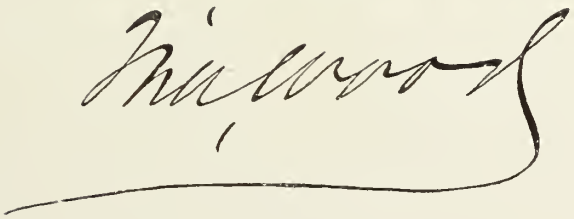
The Board of Directors in San Francisco consists of: John H. Wise, Esq., Lloyd Tevis, Esq., Elliott M. Root, Esq., William E. Brown, Esq.

WILLIAM BELL

JOINT MANAGER OF THE NEW YORK BRANCH OF THE PALATINE INSURANCE COMPANY, LIMITED.

The degree of underwriting ability in the management of the "Palatine" which he had so satisfactorily developed as chief of the Foreign Department of the United Fire Insurance Company of England has been demonstrated in Mr. Bell's career. He has always done good service, has a capacity for hard work, and is a valuable man for the place which he occupies. From an early age he was connected with the "United" and when that company was absorbed by the "Palatine" of Manchester, England, he continued with the latter.

From about the year 1884 to 1894 he was Superintendent of the Foreign Department of the "Palatine" and its predecessors at Manchester, and while occupying that position he several times visited the United States. Through him the selections for the Department Managers of the "Palatine" were made upon its entrance to the United



States in December, 1892, his mature mind and excellent judgment proving of great value to the company at this time.

As the "Palatine" has four branches in the United States, each corresponding direct with the head office in Manchester, it was decided in 1894 that Mr. Bell should reside permanently on this side, and from the spring of that year he has been in the New York office with the title of Joint Manager. His intimate knowledge of the requirements of the head office is useful not only in New York but also at the other branches.

WILLIAM WOOD

JOINT MANAGER OF THE PALATINE INSURANCE COMPANY FOR THE EASTERN AND MIDDLE STATES.

The results achieved by the Palatine Insurance Company have not been brought about by good luck or accident, but by the able management of its many capable officials, whose achievements inspire a confidence which no hostile criticism can shake. Among these stands the name of William Wood, Joint Manager of the Palatine Insurance Company for the Eastern and Middle States. For years he has been a prominent factor in insurance circles and his valuable experience and mature judgment have enabled him to manage his large department with unusual success.

Mr. Wood is a native of Scotland and is now in the prime of life. Before leaving his native country he studied law in Glasgow, but subsequently abandoned the legal profession for the business of insurance, with which he has been connected since. After some practical experience in this line he became Chief Clerk, in 1872, of the National Board of Underwriters, where he did valuable service, and at the same time acquired much experience in fire underwriting affairs.

His connection with the National Board continued until 1877, when he entered the New York office of the Queen Insurance Company in its Agency Department, but was later placed in charge of its metropolitan district, where his work was highly satisfactory. In the year 1882 Mr. Wood was appointed Assistant United States Manager of the United Fire of Manchester, a sister company to the "Palatine." This position he filled in so able and capable a manner that two years later he became Manager. In 1892, when the "United Fire" was absorbed by the "Palatine" Mr. Wood continued as United States Manager of the latter, and still retains the position in association with Mr. William Bell. Mr. Wood's record as Manager of the "United Fire" was a most creditable one, and in the larger field and more extended operations of the "Palatine" he has fully sustained his former excellent reputation.

GEORGE MARSHALL FISHER

MANAGER OF THE WESTERN DEPARTMENT OF THE PALATINE INSURANCE COMPANY, LIMITED.

It is almost invariably the case that reliable, intelligent and capable men are chosen to fill responsible positions, and the case of George M. Fisher, Manager of the Western Department for the Palatine Insurance Company, is no exception to this rule. It is indeed a mark of high favor shown him by so great a company as the Palatine, to repose in him the duties directing the management of its affairs in the Western Department. In this capacity he has convinced the public that he has a most solid

G. M. Fisher.

and substantial company to act for, and has proved himself a reliable and trustworthy official, as well as a gentleman of indisputable honor and integrity.

Mr. Fisher is a native of the Buckeye State, born at Painesville on the 15th of November, 1857, and the son of Nathaniel Merrill and Rhoda (Wilder) Fisher. In the common schools of his native place he received his primary training, and after graduating from the high school in 1876, he entered the Western Reserve College at Hudson, Ohio, where he completed his education. The two years following this he was engaged in merchandising, but on the 1st of January, 1880, he branched out in the local insurance business at Painesville, Ohio, and gave most of his attention to this for three years. These three years were productive of good results for Mr. Fisher. His ability and perseverance soon were recognized, and in 1883 he was appointed Special Agent of the Insurance Company of North America and Pennsylvania Fire Insurance Company in Ohio and West Virginia, a position he retained until 1885. He then accepted the position of General Correspondent in J. F. Downing's General Agency office at Erie, Pennsylvania, where he remained for one year.

He then became Special Agent for the same companies in Ohio and Indiana, and in September, 1887, was appointed Special Agent of the London Assurance Corporation for Michigan, Indiana, Kentucky and Tennessee, under the management of Charles L. Case. Mr. Fisher discharged the duties of that position most zealously until September 1, 1892, when he was appointed Manager of the United Fire Reinsuring Company, and the same position for the Palatine Insurance Company, Limited, of Manchester, England, for the Western Department (which is independent, reporting direct to the home office at Manchester, England), with jurisdiction over fourteen States—Ohio, Indiana, Michigan, Illinois, Wisconsin, Minnesota, North Dakota, South Dakota, Iowa, Nebraska, Kansas, Missouri, Kentucky and Tennessee.

Mr. Fisher has brought to his work for the company a long and valuable experience in the field, associated with rare executive ability, which have enabled him to oversee his large department and greatly advance the interests of the company. In his social relations he is a member of the Union League and Chicago Athletic clubs, and the college fraternity society known as the Delta Kappa Epsilon. Politically he supports Republican principles and believes in high tariff and sound money.

CHARLES JANVIER

MANAGER OF THE SOUTHERN DEPARTMENT OF THE PALATINE INSURANCE COMPANY.

Charles Janvier was born in the city of New Orleans on the 8th day of September, 1857, was educated at the Jesuits' College in that city, and upon leaving school entered the office of George H. Behn, an exchange broker, with whom he remained for several years.

Upon leaving Mr. Behn's employ, Mr. Janvier became connected with a French cotton exporting house and later became associated with his father, Mr. Charles A. Janvier, under the firm name of C. A. Janvier & Son, insurance agents and brokers.

In 1886 he became associated with Mr. E. G. Brown in the conduct of The Vindicator, an insurance journal published in New Orleans, and left this business to organize a life insurance company, which venture did not prove successful, for after ten and a half months' experience the company was liquidated.

Charles Jauvier

In February, 1890, Mr. Janvier entered the service of the Sun Mutual Insurance Company as Solicitor, and in February, 1891, was elected Secretary of the company.

When the Palatine Insurance Company, Limited, established its Southern Department, Mr. L. M. Finley, the President of the Sun Mutual Insurance Company and Mr. Janvier were appointed Managers, and upon the death of Mr. Finley in 1894 Mr. Janvier was unanimously elected President to succeed him, and was continued as Manager of the Southern Department by the Palatine Insurance Company, Limited.

Mr. Janvier was married in 1883 to Miss Josephine Celeste Bush, a daughter of the late Colonel Louis Bush, at one time Speaker of the House of Representatives of Louisiana and President of the Board of Trade. He is the father of eight children, six girls and two boys.

Mr. Janvier occupies several positions of honor and trust in his city, being a Director of the Canal Bank, an Administrator of the Tulane Educational Fund, President of the Fire Patrol, and is the President of the Citizens' League, a municipal reform organization, which, at the election in April, 1896, broke up the ring which had dominated city politics, and installed a reform administration.

THEODORE W. LETTON

MANAGER OF THE UNITED STATES BRANCH OF THE PRUSSIAN NATIONAL INSURANCE COMPANY.

It has been said, and with truth, that success in any calling is an indication of close application, industry and faithfulness. Such has been the case with Mr. Theodore W. Letton, Manager of the United States Branch for the Prussian National Insurance Company, of Stettin, Prussia. He is classed among the energetic, far-seeing and successful men engaged in insurance matters, and during the twenty-six years he has devoted to this profession his valuable experience in the field and his superior executive ability have not only won him an enviable reputation, but have greatly advanced the interests of the different companies he has represented.

Mr. Letton is a native of the Hawkeye State, born July 23, 1840, near Davenport, whither his parents had moved from Covington, Kentucky, a few months before. From Davenport they moved to Quincy, Illinois, about two years later, and in the private schools of the latter city young Letton received his education. When about eighteen years old he was elected Captain of the Quincy Cadets, a military organization of young men that subsequently became known as one of the best drilled companies in the State.

In September, 1861, he was mustered into service as First Lieutenant of Company C, Fiftieth Illinois Infantry, and after serving for a short time on the staff of General B. M. Prentiss he joined his regiment and was with General Grant at Forts Henry and Donelson and at Shiloh. Not long after the last named battle he was promoted to Adjutant, and after the siege and capture of Corinth, in which he was an active participant, he was detailed as Acting Assistant Adjutant General of the Third Brigade, Second Division, Sixteenth Army Corps, remaining on duty in that position for about eighteen months. While on the Atlanta campaign he was detailed as Acting Assistant Adjutant General on the staff of General William Vandever, who was commanding the troops at Rome, Georgia, and held that position until the end of his term of service.

Chas. W. Letton

Following the war, Captain Letton settled in Kansas City, Missouri, where he was engaged in merchandising for a number of years and afterward in the local insurance business. During the years he has been engaged in fire insurance he has been connected with a number of companies in different capacities. For a number of years he was Manager of the Western Department of the Fire Association of England, and as a result of his successful operations was made Manager of the United States branch of that company, with headquarters in New York City. He was afterward Manager of the Western Department of the Union of California, and in 1891, when the Prussian National Insurance Company decided to establish a United States branch, Captain Letton was appointed General Manager, with headquarters in Chicago.

Personally the Captain is a companionable gentleman and the possessor of those qualities which eminently fit him for the important position he now occupies and which calls for a clear head and no ordinary force of character. Socially he is a prominent member of the Masonic fraternity and of several societies and clubs in this city. He has a wide circle of friends outside of insurance, and his personal influence and force of character strike one at the first impact of meeting him.

THE ROYAL INSURANCE COMPANY.

Among the many monuments erected by the strong hand of industry to give the world proof as strong as holy writ of man's superior intelligence, untiring energy and great advancement, but few stand more boldly before the critical gaze of the nations at the present time than The Royal Insurance Company. This company was founded at Liverpool, England, in 1845, its first fire policy being issued on June 14, for $15,000, on the household goods of a prominent business man of Liverpool. The company was organized under the then existing act of Parliament authorizing joint stock companies for the transaction of fire and life insurance, and its first life policy was issued June 25, 1845, to Mr. Percy M. Dove, the company's first Manager and Secretary.

The prospectus of the company was issued on the 20th of March, 1845, giving the names of twenty-four prominent citizens, headed by the Mayor of Liverpool, as a provisional committee, and announcing a proposed capital of 2,000,000 pounds, in one hundred thousand shares, of twenty pounds each. On the last of December of the year 1845 the number of shares allotted was reported at 78,970, which at twenty pounds per share would amount to 1,579,400 pounds. The quest for business was cautiously conducted at first, but 1846 found the company with representatives in India, Brazil and New Brunswick. In 1847 agencies were established in Chili and Peru, in 1848 in Barbadoes, Gothenburg and Sourabaya, in 1849 at St. John's, New Foundland, in 1850 at Montreal, and in 1851 and '52, respectively, at Sidney and Melbourne, Australia, and U. S. of America.

The company's business prospered from the start, and in 1849, in less than four years after organization, the Directors authorized the sum of $441,400 to be taken from the accumulated funds and capitalized by adding five dollars to each share issued. By 1854, when the Royal had agencies in all the principal countries, including the United States, the fire premiums amounted to $2,843,305. The total assets are nearly fifty millions of dollars, of which over twenty-two millions are for the protection of its fire insurance business. Its fire premiums in 1895 amounted to more than $10,000,000, the largest fire premium income of any company in the world.

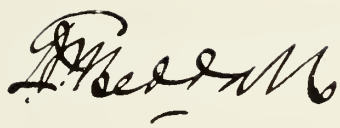
Very naturally, the Royal has shared in most of the big fire losses of the world during the past fifty years and has been able to honor all demands under its policies promptly. Its losses in the Tooly fire in London were $400,000, and in the Boston fire it paid over a million dollars. It lost $375,000 in the fire that nearly destroyed St. John, New Brunswick, and $500,000 in the fire that swept over St. John's, New Foundland, in 1892. These payments were promptly made, and still the funds kept on accumulating. During its history several strong and many small companies have been absorbed by the Royal, the most noted of which was the amalgamation of the Queen Insurance Company with the Royal in 1891, the largest transaction of the kind in the annals of insurance.

There have been comparatively few changes in the head office management of the Royal. Percy M. Dove was the first General Manager, then John H. McLaren, succeeded by Charles Alcock, who holds that position at the present time, Mr. Jeffrey Beavan being Sub-Manager. The business of this company in the United States dates back forty-five years, to 1851–52, when it entered the United States, with branches in New York, Philadelphia and Cincinnati, under Mr. A. B. McDonald in New York, Geo. Wood in Philadelphia, and Dr. John S. Law in Cincinnati. With Mr. A. B. McDonald in New York was associated a board of United States citizens as advisory. Later Mr. E. F. Beddall, connected with another important branch, became associated with Mr. McDonald and at his death succeeded him and is the present Resident Manager at New York, being looked upon as one of the very foremost insurance men of the day. No company is more ably managed. Offices have been established all over this country. Law Brothers are managers of the Western Department, comprising fourteen States, with offices in the company's building, Chicago, Illinois. Barbee & Castleman, of Louisville, Ky., are Managers of the Southern Department, having charge of the entire South, some twelve States; Scull & Field, of Boston, are Managers of New England Department; John Tenney, at Philadelphia, is Manager of the Middle Department; Robert V. Watt, of San Francisco, Manager Pacific Coast Department. The company's reputation for fair and honorable dealing is very high.

E. F. BEDDALL

MANAGER OF THE ROYAL INSURANCE COMPANY AT NEW YORK.

To the student of human nature there is nothing more interesting than the analysis of the life history of a self-made man and the study of the characteristics which have enabled him to pass many others on the highway of life and to reach a position of prominence in the community. This is particularly true of those comprising the great insurance world of this country, who owe their advancement, as Mr. Beddall owes his, to few influences beyond their own sterling qualities and a fixed determination to succeed in a carefully chosen calling. Since the year 1863, when E. F. Beddall became Superintendent of Agencies for the London branch, he has been connected with the Royal Insurance Company, and to-day he is one of the most important of the staff of this great corporation, being its Resident New York Manager. Mr. Beddall is a native of that "right little, tight little island" England, and was born in the County of Essex in the year 1839. While loving his native land with that ardent feeling characteristic of all Englishmen, Mr. Beddall has become thoroughly imbued with the American feeling of independence and is a warm admirer of American institutions, under which the best years of his life have been spent, and where a full measure of prosperity has attended him. In the year 1862 he first visited the American continent, traveling through Canada and the northwestern portion of the United States. However, he remained in the London office until the year 1871, when he moved to Montreal and became Manager of the Canadian branch of the Royal. Some two years later he was appointed Manager of the New York office, which position he so ably filled that has not only since continued in that capacity, but has gathered to himself the golden opinions of the stockholders and officials. Keen of discernment, possessed of superior business ability, Mr. Beddall has displayed managerial qualification as to entitle him to the foremost rank among the American managers of European companies. Having finally determined that his permanent home and that of his family should be in the United States, he renounced his allegiance to Queen Victoria, in 1888, and became a naturalized citizen of the greatest republic ever known, and is in full and thorough accord with its religious, educational, political and other institutions of a public nature. In New York he is an active member of business and social circles, and is regarded by all those with whom he comes in contact as a steadfast friend, and a man whose public and private character is above reproach. He is President of the St. George Society, one of the oldest National societies of this country, and embracing in its membership all of the leading Englishmen of the city. So interested has Mr. Beddall become in the wellfare of this organization that he has written and had published a historical sketch of its origin and work. He has been Vice-President of the St. James and is a member of the Down Town Club, is a member of the Larchmont Yacht Club, is warden of the Church of St. George the Martyr, has been one of the Board of Management of St. Luke's hospital, representing the interests of British immigrants in that worthy institution, and upon the celebration of the fiftieth anniversary of the reign of Queen Victoria he was Chairman of the New York Jubilee Committee. Mr. Beddall is among the foremost of the insurance men of this country, and in all respects is a credit to the land of his adoption.



JOHN HUGH LAW

OF THE FIRM OF LAW BROTHERS, MANAGERS WESTERN DEPARTMENT OF THE ROYAL INSURANCE COMPANY OF LIVERPOOL.

John H. Law enjoys the distinction among the United States representatives as being longest in the service of the Royal. The insurance business is the hereditary occupation of the Law family. Dr. John S. Law, father of John H. Law and George W. Law, the present Managers of the Western Department, opened the first office of the Royal Insurance Company in the West in 1852. His sons were bred to the work. Their father's motto, "Be Diligent in Business," inscribed upon the mantelpiece in the old Cincinnati office, has ever dominated their lives, and no one knowing them ever doubts that this has been a most prominent factor in their success.

The Laws are members of an old Southern family of English descent. The father, Dr. John S. Law, was born in Savannah, Georgia, came to Cincinnati in 1848, and was one of the first appointees of the Royal Insurance Company in the United States—the other two being Mr. McDonald in New York and Mr. George Wood in Philadelphia.

The subject of this sketch was educated under a private tutor and later at Heron College, a noted school of that day. He early became associated with his father in the Cincinnati office, continuing with him until the time of his father's decease, and succeeding him in the management of the business. He can record a continuous management—father and sons—for forty-four years—a record of which the family of Law can well be proud.

John H. Law is a man of strong personale and possessed of a rugged constitution. He is of a bold, fearless nature, aggressive, and ever on the alert, and nothing can deter him in the performance of any honorable course that makes for the best interests of the Royal. Warm in his friendships, he counts every man a friend who is a worthy representative of the Royal Insurance Company. Genial of manner, his social life is strongly marked. Numbered among his personal friends are men prominent in the affairs of the country, who admire him for his strength of principle and dignity of character.

He is ardent in his enjoyment of field sports, and, a true lover of nature, retreats to her solitudes at his vacation periods to renew his strength and gather from that source vigor of mind and body, all of which has tended greatly to the ruggedness of physique for which he is noted.

The untiring zeal of the Law family has tended to place the Royal prominently in the front throughout the old Cincinnati Department. One year ago the fealty of the Messrs. Law was forcibly demonstrated in the breaking up and removal from their old home and associations in Cincinnati to Chicago, to become Managers of the combined territory formerly constituting the Central and Northwestern Departments, comprising fourteen States. Their appointment to the management of this enlarged field, now known as the Western Department, after years of thorough testing, set the seal of appreciative approval upon their untiring faithfulness to the company's interests. Such is the measure of confidence with which the Royal Insurance Company has recognized nearly fifty years of faithful service on the part of the Law family. To be appreciated in one's life work is the goal which honest ambition is always seeking. When you add to appreciation merited reward, you place the capstone on the structure.

Jno. H. Lord

GEORGE WALLACE LAW

OF THE FIRM OF LAW BROTHERS, MANAGERS WESTERN DEPARTMENT OF THE ROYAL INSURANCE COMPANY OF LIVERPOOL.

This gentleman, together with his brother, John H. Law, whose biography precedes, constitute the firm of Law Brothers, Managers of the Western Department of the Royal Insurance Company. He received a liberal education; was fitted for Yale College (where his father graduated with distinguished honors), but turned aside to enter upon a business career. In 1873 he entered his father's office, and there was most thoroughly grounded in every detail of the business. His training was thorough, for his father had the reputation of being a strict disciplinarian, a man of unusual capacity and sterling integrity. With such business discipline, Dr. Law's sons were well fitted to succeed him.

After the death of Dr. Law, the firm of John H. Law & Brothers was formed in 1881, consisting of John H. Law and George W. Law, together with another brother, Charles H. Law, who is now in charge of the Cincinnati office. The management of the Central Department thus continued until August, 1895, when the two brothers, John H. and George W., moved to Chicago (having had bestowed upon them by the Royal the signal honor of enlarged responsibility, as described in the biography of John H. Law preceding), and formed the firm of Law Brothers, Managers for the new Western Department.

George W. Law is an earnest student, and bears the reputation of being one of the hardest workers in the profession. The details of the business are thoroughly within his grasp, and little escapes him that makes for its advancement. Indefatigable, original and progressive, he is ever controlled by a lofty ambition to worthily win the largest attainable success for the Royal, and is never so happy as when planning some new measure of strength.

His far-sighted policy and close application have contributed in a marked degree to the success attending the work of their firm.

In private life, Mr. Law is noted among his friends as being a man of true refinement, delicate and sensitive in all his tastes, and enjoying to the fullest whatever pertains to the artistic in home life. Fond of the best in literature, his recreation is found in his books, to which he is devoted, having collected a library of the most select character. He has the highest sense of personal honor, and nothing can induce him to serve a selfish end at the expense of his principles.

Both of these brothers have the reputation of being men of the utmost courage and spirit, whose loyalty to the Royal is as marked as their regard for the honor of their family name.

It occurs few times in the history of any great business or profession that men are honored more for fidelity or receive higher reward than has been accorded to these gentlemen by the Royal Insurance Company, whose welfare they have ever served.

CHARLES H. CASE

MANAGER FOR COOK COUNTY, ILLINOIS, OF THE ROYAL INSURANCE COMPANY.

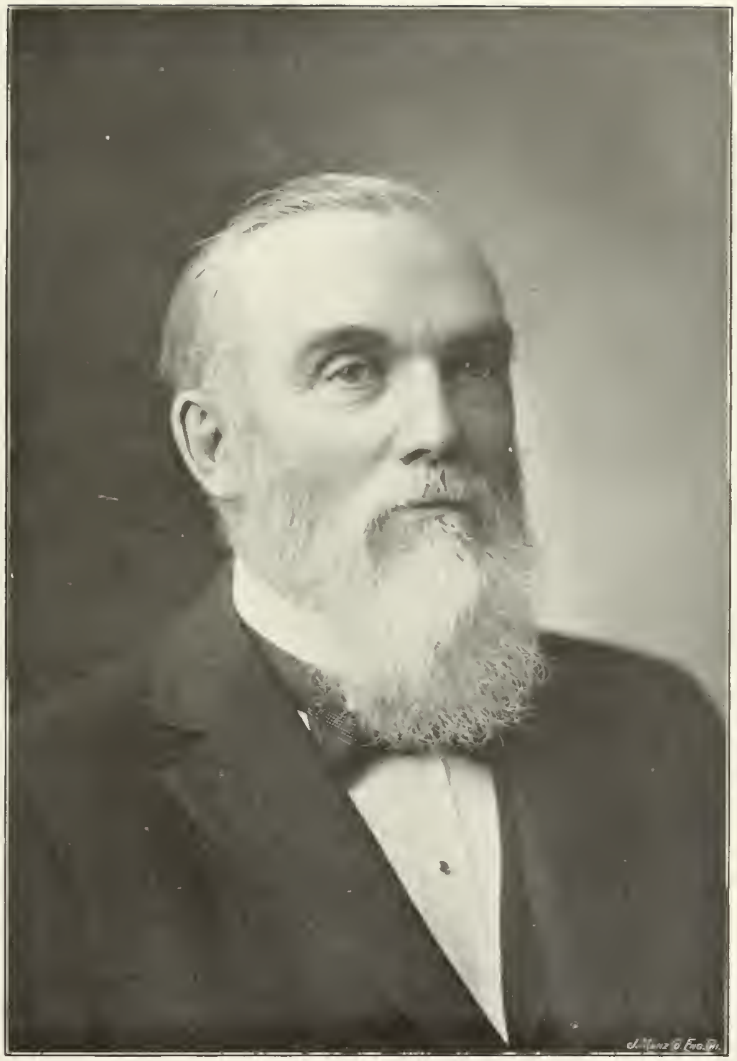
The State of Vermont is always suggestive of the honest, hard and rugged characters in human life. It presents to the mind pictures of the bold Green Mountain boys and brave Ethan Allen before the gates of Ticonderoga. It was people like those who won their independence from the British king and laid the basis of this great American nation. It is their descendants who have become prominent in all the affairs of the country and formed the nucleus of a great territory and a great people. Charles H. Case, Manager for Cook County of the Royal Insurance Company, is a native of Vermont, born in the town of Coventry, Orleans County, September 8, 1829. His father was a Congregational minister and did much pioneer work in the Green Mountain State in those early days. His mother, whose maiden name was Phœbe Hollister, was descended from one of the best known Connecticut families.

The Cases came originally from Yorkshire, England, and first settled in Connecticut. Existing records show that the family was already established in the North of England as early as the 11th century. Its coat of arms is a flying globe on an azure field, with the motto, Super sidera votum. Several ancestors on both sides took active part in the Revolutionary War, shedding their blood and laying down their lives for independence.

Until about the age of sixteen Charles H. Case attended the common school of his native town, and then began clerking in a country store, where he obtained the varied experience that the handling of its heterogeneous stock those comparatively primitive times afforded. After spending three years in that manner he entered an advanced school and took a course of study equivalent to the ordinary college curriculum of those early days. This enabled him to carry out a plan, long formed, to engage in the teaching profession, and he immediately turned his face toward the setting sun, reaching Illinois, where he taught in a private school. For several years he wielded the ferule and then became Superintendent of Graded Schools, which position he held until embarking in the insurance business.

While still holding this position he became interested in the local business, representing the City Fire Insurance Company of Peoria, the Ætna, and several other companies. This was as early as 1858. Success rewarded him in this branch of human endeavor, and he subsequently withdrew from the educational field and devoted himself exclusively to insurance. Shortly afterward he became Special Agent of the Home Insurance Company, with which he remained for about three years, and then, early in the sixties, became Special Agent and subsequently Assistant General Agent for the Insurance Company of North America, a position he held up to the time of the Chicago fire. After that he became Manager of the Royal Insurance Company for the Northwestern States, and continued in that capacity until the year 1890. His connection with the Insurance Company of North America extended over a period of thirty years.

Besides filling the position of Superintendent of Graded Schools, as above mentioned, Mr. Case was President of the Board of Directors of the Washingtonian Home, of Chicago, for twenty years, and held the office of Alderman in the Chicago City Council for two years. He always had a decided taste for the natural sciences, which he has cultivated, more or less, all his life, as business cares permitted. He has made several trips to Europe and has visited the principal places of interest on that continent. Originally he was reared a Congregationalist, and is now a member of that church.



Charles H. Case

No one has been more prominent in the underwriting profession during the past thirty years than Mr. Case. Having a thoroughly logical and analytical mind, and with full knowledge of the law of insurance, which he acquired early in his career, he has been, and still is, constantly consulted on the intricate legal questions which incessantly arise in this business, and his decisions are received with implicit confidence. He has been a most loyal citizen of Chicago, and in the panic which followed the great conflagrations in this city—and when many strong companies were about to retire—it was his firm and independent action which finally restored confidence and prevented this city from being without the security afforded by the large insurance companies. Mr. Case's underwriting views have always been on conservative lines, looking rather to securing profit for the interests which he represented than obtaining a large volume of business without due regard to its quality.

In politics he is substantially in accord with the Republican party. On the 25th of March, 1852, he married Miss Laura Perry Farnsworth, a native of Vermont. They have no children.

EDWARD BEECHER CASE

MANAGER FOR COOK COUNTY OF THE ROYAL INSURANCE COMPANY.

There are men of such broad minds, wide information and wonderful tact that, by husbanding their forces and planning their various enterprises with something like military precision, they are enabled to accomplish splendid results in different walks of life. Gifted with natural ability of a high order, Mr. Edward Beecher Case has devoted his talent to the insurance business, in which he has gained a prominent place and an enviable reputation. He is at present a member of the firm of Case & Company, Managers for Cook County of the Royal Insurance Company of Liverpool and the Svea Assurance Company of Sweden, and Local Agents of the London Assurance Corporation of London.

Mr. Case was born in the Bay State, the city of Boston, February 2, 1853, but for a number of years has resided at Evanston, Cook County, Illinois. He is a son of Lyman G. Case (brother of Charles H. Case of Chicago). The father was born in Vermont, and the mother, Mary (Cushing) Case, was a native of Maine, born at Turner, and seventh in descent from John Alden, who came over in the Mayflower in 1620.

Edward B. Case attended the public schools of Cambridge, Massachusetts, until he had reached the age of fifteen, and then entered the employ of Case & Heywood, at that time State Agents and Adjusters for the Insurance Company of North America, where he remained for a little over a year, serving in the capacity of office boy. Returning to the East to complete his education, Mr. Case entered Phillips Academy, Andover, Massachusetts, where he graduated in 1873.

In the spring of that year he entered Yale College, but on account of poor health was obliged to give up his college plans. Later, or in 1875, he entered the insurance office of his uncle, Charles H. Case, and has been with him continuously since, occupying every position in the office. He is at present Treasurer of the Underwriters' Association of Chicago, a member of the Union League Club of Chicago, the Society of Colonial Wars of Chicago, and the Evanston and Country clubs of Evanston. Mr. Case is a Trustee of the Congregational Church of Evanston, and is a regular attendant of

Edward H Case

the same. His political views accord with those of the Republican party, with which he has always been identified.

Mr. Case selected his wife in the person of Miss Lily Prentiss, daughter of Rev. N. A. Prentiss, of Aurora, Illinois, and their marriage took place in the year 1880. Four children were born to them, one son and three daughters. Mr. Case has two brothers in the insurance business, Charles Lyman Case, the United States Manager of the London Assurance Corporation, and Frank C. Case, a prominent local agent of St. Louis, and State Agent of the Pennsylvania Fire.

Mr. Case's success in the insurance business has been the result more of his own efforts, sagacity and sound judgment than of any other cause. He is quick, accurate and reliable, and has a genius for hard work, which enables him to dispatch an immense amount of work day after day.

GEORGE WOOD

LATE MANAGER MIDDLE DEPARTMENT OF THE ROYAL INSURANCE COMPANY.

Mr. George Wood was born in January, 1818, in Edinburgh, Scotland; his father, Lord Wood, being one of the Judges of the Court of Sessions.

He studied in Edinburgh and afterward in Germany. After leaving school he was employed for some time in the large dry goods house of Mr. Timothy Wiggins in London, among whose correspondents was the, at that time, well-known dry goods house of A. & G. Ralston of Philadelphia. In 1837 Mr. Wood determined to come to America, and obtained a situation with them. After a few years he went into the dry goods business on his own account with Messrs. Wells & Fuller, the firm being Wood, Fuller & Wells.

In 1851, while being on a visit to his parents, he was informed that Mr. Dove, the, at that time, Manager of the Royal Insurance Company, and a personal friend of his family, was contemplating the establishing of agencies in the United States, and wished an interview with him on the subject. Mr. Wood called on him in Liverpool, and agreed to consider the question on his return to Philadelphia, and write him on the subject. This he did, and received the appointment of Agent of the company in the spring of 1852, a position he filled most efficiently until the time of his death, September 4, 1895.

In 1855 the firm of Wood, Fuller & Wells was dissolved, and from that time Mr. Wood gave all his time to the interest of the Royal Insurance Company. By 1860 the Philadelphia agency was in receipt of about $100,000 of annual premiums, a very large business for those days. In 1870 his field was extended to cover the States of Pennsylvania, New Jersey and Delaware. At the time of his death he was the oldest living employe of the company, having served them about forty-three years. During his management the company received in his department in premiums $13,119,360.04, with losses amounting to $7,842,199.08, which included $107,000 lost at Chicago on business written in Philadelphia, for which they received about $7,000 in premiums.

Mr. Wood always held a most prominent position among the underwriters of Philadelphia, and his opinion on any question of policy or dispute was always highly regarded. Everyone doing business with him felt that they could absolutely rely upon

his word, and the result was that the Royal Insurance Company obtained a local position in Philadelphia which it is rarely the fortune for a foreign corporation to obtain.

Mr. Wood was a believer in all organizations for the promotion and benefit of the fire insurance business, and always occupied a prominent position therein, being at the time of his death a member of the Executive Committee of the Philadelphia Fire Underwriters' Association.

Mr. Wood's death was the occasion of unusual sorrow, for all felt the loss sustained by his death. Genial, accomplished, unpretentious, few men have been more highly respected.

JOHN TENNEY

MANAGER OF THE MIDDLE DEPARTMENT OF ROYAL INSURANCE COMPANY.

It increases one's pride in his country when he meets in all the activities of life example after example of men who have risen from the ranks, step by step, to the highest positions. Here there are no permanent classes; the poor man of to-day may be the rich man of to-morrow. The boy with talent, honesty and industry is a candidate for a better place as soon as he is fitted for it. John Tenney, Manager of the Royal Insurance Company's Pennsylvania Department, is an illustration. He has risen to his present position by reason of splendid business and executive abilities.

Mr. Tenney is a native of the Old Bay State, born at Methuen, December 14, 1847, and is now a resident of Philadelphia, Pennsylvania. His parents, John and Augusta (Sprague) Tenney, were natives of New England and of New England ancestry. The Tenneys settled in Massachusetts in 1638, and the Spragues as early as 1623, with Miles Standish. These ancestors were prominent men in the colonial period and both branches were represented in the wars of 1776, 1812 and 1861.

John Tenney, Jr., received his education at Phillips Academy in Andover, Massachusetts, and, following the example of many young men of the time, he went to sea when but fourteen years old, in the merchant service. This was a long voyage, for the first one, as they went to Australia, New Zealand, East India and China. Returning to the United States in 1864, Mr. Tenney entered the naval service as a master mate and served until some time after the war. After that eventful period he was engaged in various enterprises until 1870, when he entered the office of the North British and Mercantile Insurance Company in New York, and became Special Agent for the Middle Department in 1875.

This position he resigned in 1882 and entered the service of the German American Insurance Company of New York as Special Agent in the same field. The duties of that position he discharged in a capable and satisfactory manner, until 1885, when he left that company to become associated with Henry W. Brown of Philadelphia, in the management of the Southeastern Department of the Niagara of New York.

Previous to this, in 1890, he became Assistant Manager of the Royal for the Pennsylvania Department, with headquarters at Philadelphia, and after the death of Mr. George Wood, in September, 1895, he became Manager. Mr. Tenney has made it the one rule of his life to do his whole duty as best he could wherever placed, and is content to let results do all the talking.

RICHARD EMORY WARFIELD

ASSISTANT MANAGER MIDDLE DEPARTMENT OF THE ROYAL INSURANCE COMPANY.

Conspicuous among those in the fields of insurance who have been endowed with native ability and talent is R. Emory Warfield, Assistant Manager of Philadelphia Department of the Royal Insurance Company. By a thorough knowledge of the business, gained step by step, while in the employ of some of the most solid and substantial insurance companies of this country, he has won an excellent reputation and is eminently qualified for the position he now holds. He has always done good service, has a capacity for employment, and is thoroughly alive to the interests of the company he represents.

He first saw the light in Baltimore County, Maryland, at "Manor Glen," the family homestead, August 11, 1855, but for some time now has resided in the "City of Brotherly Love." He is a son of Hon. Henry Mactier and Anna (Emory) Warfield, natives of Maryland. The father was a member of the Maryland Legislature at the breaking out of civil war and experienced all the horrors of prison life, having been confined in Fort McHenry, Fortress Monroe, Fort Lafayette and Fort Warren, for sixteen months.

R. Emory Warfield took a general course of studies in the private school of Mr. George G. Carey in Baltimore, Maryland, during his youth, and early evinced a decided liking for reading, which taste has continued with him up to the present time. He has a great liking for country life and now owns and conducts a stock farm of two hundred acres about twelve miles from Baltimore, Maryland, where he resided previous to his removal to Philadelphia. In the year 1870 he entered the office of Messrs. J. I. Middleton & Company, cotton factors, of Baltimore, Maryland.

He remained with that firm until 1871 and then became junior clerk in the office of the Firemen's Insurance Company of Baltimore, Maryland. In 1878 he was elected Secretary of this company, a position his ability and fidelity merited, but resigned that position in 1882 to take charge of the States of Maryland and Delaware for the Continental Insurance Company of New York. He successfully managed its business in those States, greatly increasing its receipts, and enjoying the personal friendship of its late President, Mr. George T. Hope, during his connection with that company.

In the year 1885 he resigned that position and transferred his service to the Royal Insurance Company of Liverpool, becoming Manager of the Baltimore Department, comprising the States of Maryland, Virginia, North Carolina and District of Columbia. West Virginia was added to the department in 1895. Mr. Warfield managed the Baltimore Department most ably until January 1, 1896, at which date the Philadelphia and Baltimore departments were consolidated, with Mr. John Tenney as Manager and Mr. Warfield as Assistant Manager. Their States are New Jersey, Pennsylvania, Delaware, Maryland, Virginia, North Carolina, West Virginia and District of Columbia, with headquarters at 306 Walnut Street, Philadelphia. Mr. Warfield has never been out of employment a single day since he started in the insurance business in 1870.

He has been identified with various manufacturing enterprises in the city of Baltimore, and his social relations are very pleasant. Mr. Warfield is a member of the Royal Arcanum, Order of the Golden Chain and Order Heptasophs. He has traveled quite extensively, over this country, Canada, Nova Scotia and Cuba. From youth up he has been a member of the Episcopal Church. In politics he is pronounced Tariff Reform Democrat of the "Cleveland" stamp. On the 19th of April, 1881, he married Miss Betty Davies, a great-grandniece of President Monroe.

GEORGE P. FIELD

MANAGER OF THE ROYAL INSURANCE COMPANY OF ENGLAND AND THE PENNSYLVANIA FIRE, OF PHILADELPHIA FOR NEW ENGLAND.

The energy and determination which characterize the American citizen as a whole are nowhere to be found so well illustrated as in the insurance business, nor is their native high principle and fairness of purpose more thoroughly exemplified than in this great industry. Prominent among those who have won a name in this branch of human endeavor is George P. Field, Manager of the Royal Insurance Company of England and of the Pennsylvania Fire, of Philadelphia. His life has been an active one, fraught with good common sense, and his vigorous, business-like administration as Manager is further proof of his extraordinary executive powers.

Mr. Field is a product of the Pine Tree State, born in Searsmont, Waldo County, October 17, 1844. A few months later his parents removed to the shire town of the county, Belfast, where the father subsequently became Registrar of Probate and incidentally the local agent. In the public schools of Belfast young Field gained his primary education and later entered the high school, from which he was graduated in 1860, afterward entering his father's office to take charge of the insurance branch. At that time the elder Field represented the "Springfield," the "Massasoit of Springfield," the "New England, of Hartford," the "Putnam, of Hartford," the "Hartford," and the "Home," of New Haven.

George P. Field remained in his father's office until the first draft was ordered for troops during the Civil War, when he was engaged by the Provost Marshal as a temporary clerk, expecting to remain there a week or ten days. In fact, however, he continued in that office until after the surrender of Richmond, being appointed in 1864 Deputy Provost Marshal, in full charge of the clerical work of the entire district. Later he was appointed Deputy Collector of Customs, but held that position but a short time.

He was married in 1870, and soon afterward moved to Bangor, Maine, where he became Assistant Secretary of the "National Fire Insurance Company of Bangor," a company whose brilliant career was terminated by the unfortunate conflagration in Boston in 1872. He was with that company less than a year, and then was engaged by the "First National Fire," of Worcester, Massachusetts, as Special Agent. Later he became their General Agent, and at the time of the Boston fire was the Secretary of the company, and in the following year had the pleasure of paying the stockholders the first dividend that the company had ever earned.

In the summer of 1873 he resigned the secretaryship to accept the special Agency of the "Royal" and "Pennsylvania" Fire Insurance companies, then as now under Boston management, the name of the firm then being Foster & Scull. Later he was appointed General Agent, and in 1885 became a member of the firm. In these times of agency changes, it is interesting to note that the firm of which Mr. Field is a member has since 1872, with the exception of a few years when the "London and Lancashire" was in the agency, represented the same companies without change—the New England Agency of the "Royal" and "Pennsylvania," and the Boston agency of the "Insurance Company of North America" and the "American," of Philadelphia.

Mr. Field is a member of the oldest military organization in America—the

Geo. P. Field

Ancient and Honorable Artillery Company of Boston. This membership involves the necessity of his eating two or three company dinners annually, and paying certain fines and assessments, in consideration of which he enjoys an exemption from jury duty. He is connected with the different Masonic organizations and a member of several of the Boston clubs—Algonquin, Merchants', Eastern Yacht, Corinthian Yacht, Boston Press, Pine Tree State, Boston Art Club and Exchange Club. He has been President of the New England Insurance Exchange, President of the Boston Protective Department, and Chairman of the New England Bureau of United Inspection.

EDMUND BRAINERD COWLES

ASSISTANT MANAGER OF THE ROYAL INSURANCE COMPANY OF LIVERPOOL AND THE PENNSYLVANIA FIRE OF PHILADELPHIA FOR NEW ENGLAND.

Was born in New Haven, Connecticut, May 31, 1846, and is descended from an old and prominent English family; on the mother's side of the Thompsons, of Lenham, England, who were among the earliest settlers and signers of the New Haven Colony. His father, Edmund B. Cowles, was one of the leading citizens of New Haven, and a comparatively young man when he died in 1856. His son, Edmund, was educated in the public and private schools for which New Haven is so noted, and graduated with the highest honors of his class.

After completing his education he began his business career at Bridgeport, Connecticut, in 1862, as bookkeeper in the leading lumber concern of Fairfield County, at that time, where he remained until 1865. A strong desire to reside in his native city induced him to accept the position of a junior clerk there, and he was subsequently promoted to the position of Assistant Secretary of the Home Insurance Company, which at that time was one of the leading agency companies of the country. Later, in 1870, he accepted the position of General Agent of one of the Philadelphia companies and for about two years was engaged in the field work.

Mr. Cowles' ability and honorable methods were so well known that in February, 1872, when the Meriden Fire Insurance Company was organized by the citizens of Meriden, Connecticut, he was tendered the secretaryship. That position he accepted and he took charge of the company, which transacted a general agency business throughout the United States. Under his management the business was conducted in a most able manner, and the company enjoyed a prosperous career, always returning good dividends to its stockholders. It was with many regrets of its agents that Mr. Cowles, in January, 1892, recommended the Directors, in view of the questionable outlook at that time for small companies, to reinsure the outstanding risks of the company and retire from business, which recommendation they adopted, and the capital and surplus, equaling one-half that amount, remained for division among the stockholders as an evidence of good management.

On the 1st of July, 1892, Mr. Cowles accepted the position of Assistant Manager of the Royal Insurance Company at Boston, and he is now engaged most actively in the duties of that position. He is one of the popular and reliable insurance men of the East, and is possessed of great force of character, tenacity of purpose and unswerving integrity. During his residence in Meriden he was for some time in the city government, Chairman of the Board of Fire Commissioners, also a Director in the leading

E B Cowles

National Bank and other stock companies, which positions he still retains. He has always given a conscientious support to all measures conducive to the permanent welfare of his fellow-citizens, and is justly entitled to the success that has fallen to his lot. He is active, vigorous and enterprising, and by his many estimable qualities has drawn around him many warm friends. Mr. Cowles is a worthy member of the Ancient and Honorable Artillery of Boston, whose organization dates back over a hundred years, and he is also an active member of the Algonquin and Exchange clubs of that city.

ROLLA VERNON WATT

MANAGER OF THE ROYAL INSURANCE COMPANY OF LIVERPOOL AND QUEEN INSURANCE COMPANY OF AMERICA FOR THE PACIFIC COAST.

The life of Rolla Vernon Watt, Manager of the Royal Insurance Company of Liverpool and Queen Insurance Company of America, is in some respects a very interesting one. It is a life which exemplifies all those qualities which form the character of the self-made man, and, as such, it conveys its own lesson to everyone who may read it, and this article will commend itself to all as an honest, if imperfect, attempt, to tell something of the career of one who, under all circumstances, has striven conscientiously to do his whole duty, and in so doing has reached a high degree of success.

Born in Camden, Preble County, Ohio, February 19, 1857, he passed his youth in attending the public schools of Eaton, in the same county, working during vacation seasons. His father, James Alexander Watt, was a harness maker by trade, but by profession and practice a school teacher, being Principal of the schools of Camden, Ohio, at the time of his death in 1862. Young Watt was but five years old when his father died, and grew to manhood under the Christian influence of his mother, a noble woman. Stirring and ambitious, he did not wait for success to come to him, but when but a small boy branched out for himself in several small business enterprises, including a newspaper route of the Cincinnati Gazette and Commercial, then separate papers, thus contributing to the support of the family.

In 1873, the family removed to Pioche, Nevada, then a flourishing mining camp, where Rolla obtained employment as a drug clerk. About three years later he abandoned the mortar and pestle and moved with the family to California, arriving in San Francisco in April, 1876. In that city Mr. Watt was engaged in the book and stationery business until July, 1882, when he left a position where he was receiving $80 a month salary to accept $50 a month in the insurance business with Smith & Snow, at that time representing the "American Central," "Amazon," "Metropole" and "Manhattan" insurance companies. In the five years following, several changes took place in the companies represented by the firm, and in 1887 Mr. Watt succeeded to the General Agency, the companies then being the "American Central," "Amazon" and "Pacific."

The "Liberty" entered the agency in the fall of 1887, but reinsured in 1891, the Delaware of Philadelphia taking its place in the office. During five years the general agency business in his office doubled, with a loss ratio considerably below the average of all companies doing business on the coast. In March, 1894, Mr. Watt was appointed Manager of the Pacific Department of the Royal Insurance Company of Liverpool and

Rallal Watt

the Norwich Union Fire Insurance Society of Norwich, England. The Royal desiring to concentrate its interests on the Coast, Mr. Watt relinquished the management of the Norwich Union Fire Insurance Society on December 31, 1895, and assumed the management of the Queen Insurance Company of America jointly with that of the Royal, for the Pacific Coast States and Territories, thus making the strongest combination, insurance-wise, operating on the Coast.

Mr. Watt has been more or less interested in public, benevolent and religious enterprises, including the general relief movement of the winter of 1893 and 1894; the Young Men's Christian Association, of which he is Vice-President; the Christian Endeavor movement, with which he has been officially connected; the University of the Pacific, of which he is trustee, and Central Methodist Episcopal Church, of which he is also a trustee and Superintendent of its Sunday School. He has been a member of the Methodist Church since early boyhood. His political affiliations are Republican. In the year 1883 Mr. Watt was married to Miss Jessie Shirlaw Mackay, a native of New York City. Mr. Watt has served as member of the Executive Committee of the Pacific Insurance Union; President of the Fire Underwriters' Association of the Pacific, and officially with insurance organizations.

THE ROYAL EXCHANGE ASSURANCE.

This old and solid company was incorporated by Royal Charter in the year 1720, but the two corporations which finally united under a new name, and subsequently, as the Royal Exchange Assurance, petitioned for a Royal Charter, began as far back as 1564, when letters-patent were granted to the Mines Royal Company. Four years later this corporation and the Society of Mineral and Battery Works were duly chartered. In 1714 these corporations amalgamated under the title Mines Royal, Mineral and Battery Works.

The amalgamated corporation began the writing of marine risks, and aroused the powerful opposition of the numerous individual marine underwriters by petitioning for a Royal Charter in 1716. The same year the Mercer's Hall Marine Society also petitioned for a charter. It was doubtful whether more than one petitioner could obtain a charter, and the two petitioners united as one corporation, under the name of the Royal Exchange Assurance. In June, 1720, the Royal Exchange was granted its first charter for the transaction of a marine business, and in the following year a supplemental charter was granted, authorizing the company to carry on both a fire and life insurance business, and to raise, in addition to the original $7,500,000 capital stock, $2,500,000 separate capital.

The charter was granted under an Act of Parliament in the sixth year of the "Reign" of George I entitled "An act for better securing of certain powers and privileges," to be granted under two charters to two companies, and for restraining gambling insurances, for which the times were noted. These charters, one to the Royal Exchange, granted a monopoly of the marine business as against all other companies, but did not restrict the rights of individual underwriters. For this monopoly the Royal Exchange covenanted to pay in installments $1,500,000 to his Majesty, for the discharge of "the debts and expenses of our civil government."

Altogether $750,000 of the covenanted $1,500,000 was paid for the Royal Charter, but the company had invested so heavily in South Sea stock that, on the bursting of that famous bubble, three months after the charter was received, it was found impossible to meet the further obligations to the government. By an Act of Parliament the company was released from further payment, for, as two members of the house remarked, "the government has squeezed out of the company as much as they could in conscience expect."

The annual statement of this company for 1895 shows the possession of over $22,000,000 well invested assets. One-half of this is invested in first-class stocks and bonds, and over nine million is in loans secured by pledge of similar securities. The total liabilities deducted from the assets leave a policy-holders' surplus of about $10,000,000, and a net surplus over capital and liabilities of about $6,000,000.

On May 20, 1891, the Royal Exchange entered the United States, establishing a branch in this country, appointing as Trustees Rosewell Graves Rolston and Charles Ferdinand Hoffman, of New York, and as Manager, Robert Dickson, of San Francisco. In the same year a deposit of $200,000 was made with Insurance Department of Massachusetts and a deposit of $50,000 with the State Treasurer of Oregon.

The Royal Exchange is very conservative—ambitious for quality rather than volume of business, and is slowly extending its operations throughout this country.

ROBERT DICKSON

GENERAL MANAGER FOR THE UNITED STATES OF THE ROYAL EXCHANGE ASSURANCE.

Scotland has supplied the United States the material out of which many of her useful and prominent men have been developed. The sturdy characteristics which have made the people of that country so noted, and which have brought them to the front so rapidly, are distinctly traced in the career of Robert Dickson, General Manager for the United States of the Royal Exchange Assurance. He was born in Lanarkshire, Scotland, June 10, 1845, and was educated in the Free Church Grammar School of Campbelton, that country. When but fourteen years old he laid aside his books, and subsequently spent seven years in a banking house and in the merchandising business in Campbelton.

A desire to try his fortune in the new world induced him to leave home and friends, and in 1866 he sailed for America. The same year he located in San Francisco, California, and here began his career in the insurance business, entering the commission and insurance office of Cross & Company, where he remained for eleven years, during five years of which time he was in charge of the business of the London Assurance, for which Cross & Company were General Agents.

In the year 1877 Mr. Dickson became associated with H. B. M. Consul, William Lane Booker, in the management of the Imperial, Northern and Queen Insurance companies, which were operating jointly on the Coast, and which were reinforced the following year by the addition of the London Assurance. In 1883 he became sole Manager of the four companies, owing to the appointment of Mr. Booker as Consul-General and his removal to New York. Three years later the Imperial withdrew from the association, and the Connecticut of Hartford took its place. In the year 1891 Mr. Dickson resigned the London and Northern and received the appointment of General Manager for the United States of the Royal Exchange Assurance.

Since his residence in San Francisco Mr. Dickson has identified himself with a number of its important institutions and interests. He is a Director and Trustee of the San Francisco Theological Seminary, and Director of the First Presbyterian Church of the city. Mr. Dickson's mental equipoise and sound judgment have placed him in an enviable position, a position he discharges the duties of in a most satisfactory manner. Conforming himself to principles of the strictest integrity and the most honorable dealings, he expects the same from those with whom he associates or has business relations.

LION FIRE INSURANCE COMPANY OF LONDON, ENGLAND.

It has been said, and no doubt truly, that "perseverance will conquer all things," and if this quality is coupled with energy and ambition, success is still more certain. The management of the affairs of the Lion Fire Insurance Company of London, in this country, has been in capable hands and its success has been assured from the start, for its managers are men of push and enterprise. This company, which is limited, was organized in 1879, and began business in the United States in 1880 in connection with the Scottish Union and National under the management of Martin Bennett, who resigned the presidency of the Connecticut to accept the position, taking with him as Assistant Manager the Assistant Secretary of the Connecticut, Mr. James H. Brewster. Since that time the management of the Lion Fire has been in their hands. Its Pacific

R. A. Dickson.

Coast Manager is W. J. Landers. Since its admission it has received in premiums in this country $6,800,165, and has paid in losses $4,207,196. This company has become one of the best known in the United States, is established on a sound financial basis, is just and upright in its dealings with its patrons, and is hedged about by safeguards which have commanded public confidence.

THE SCOTTISH UNION AND NATIONAL FIRE INSURANCE COMPANY OF EDINBURGH, SCOTLAND.

Of the many strong Scottish insurance companies, the Scottish Union and National of Edinburgh is one of the most prominent and one of the oldest, having been founded in the year 1824. It has made an excellent record in the stability of its management, a record that speaks volumes for that management, and its prosperity is aided very materially by the success achieved by its branch office in America.

The Manager of this substantial organization at the Edinburgh office is A. Duncan, and the Secretary is J. K. Macdonald. It commenced business in the United States in 1880, but only carries on fire insurance here. In Great Britain it also insures lives and grants annuities. Its assets in the United States are $3,323,521; its liabilities, $1,451,024. The premiums received in the United States up to December 31, 1895, were $10,224,776, and the losses paid were $5,623,534.

The United States Trustees are Messrs. Alexander Taylor, New York; Henry C. Robinson and John R. Redfield, Hartford. The American representatives of the company are M. Bennett, Manager; James H. Brewster, Assistant Manager, and W. J. Callingham, Manager Pacific Coast Department, all able and experienced men in insurance circles. While there are a few older companies, both British and American, and while some of them are larger as regards resources, there are none better and stronger than the Scottish Union and National. Its managers in this country have conducted its affairs in a manner to call for general commendation. The West has continuously yielded excellent returns on the business transacted, and the progress made by this company since its advent in this country is flattering indeed.

MARTIN BENNETT

UNITED STATES MANAGER OF THE LION FIRE OF LONDON AND THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY OF EDINBURGH.

It is readily acknowledged by all thinking people the world over that fire has caused more damage to property than almost any other one element. There is hardly a large city in the world to-day over which the devastating fire-fiend has not swept with greater or less loss to property, and to provide against this contingency has been the business of fire insurance, and one that has been popular and met with high approval from its origin. One of the foremost fire underwriters of the present day is Martin Bennett, who was born in Bristol, Rhode Island, and graduated from Brown University, which institution conferred upon him the degree of Master of Arts and Civil Engineer in 1860. Soon after graduation he entered the service of the Connecticut

M Bennett

Fire Insurance Company of Hartford as General Agent, later became Secretary, and in 1872 President, in which capacity he served nine years.

In 1878 he became Secretary of the National Board of Underwriters, was for seven years a member of the Executive Committee, and in 1880 was President of the National Board. He was for seven years President of the Hartford Board of Underwriters, an honorary member of the National Association of Chief Engineers of the United States, and for a number of years active Chairman of the New England Provisional Committee, which comprised L. J. Hendee, President of the Ætna; Geo. L. Chase, President of the Hartford Fire; Henry Kellogg, President of the Phœnix; Mark Howard, President of the National; D. R. Smith, President of the Springfield Fire, and others, all of whom are now dead except President Chase. This committee was an adjunct of the National Board, and had under its supervision and control the making of rates, formation of local boards, etc., in Massachusetts, Connecticut, Vermont, New Hampshire, Maine and Rhode Island. In 1879 Mr. Bennett delivered the annual address before the National Association of Fire Engineers, in 1881 the decennial address before the Fire Underwriters' Association of the South, and in 1884 the fifteenth annual address before the Underwriters of the Northwest at Chicago.

He is a Director of the National Exchange Bank of Hartford and of the First National Bank of Bristol, Rhode Island; and is a member of Washington Commandery of Knights Templar. He received the appointment of Resident Manager of the two foreign companies mentioned above, for the United States and Canada, in October, 1880, and the success of these companies under his management is well known to underwriters. When these companies commenced business in Hartford, neither had ever written a policy in this country. January 1, 1881, the United States assets of the Lion were $375,754; premium receipts for the year 1881, $375,785; total income, $392,825. To-day, having remitted to the head office the sum of $318,007, the Lion shows assets of $866,723, with an annual income of $566,668. The assets of the Scottish January 1, 1881, were $487,461; surplus $454,567; total income for 1881, $450,105. After remitting to the head office $204,346, the Scottish shows cash assets $3,401,787, with a net surplus of $1,934,692, with a gross annual income of over three millions.

Mr. Bennett is a man of pronounced views and positive likes and dislikes, and, like all positive characters, has a habit of being one thing or the other and not both. He comes of Puritan and fighting stock, for his ancestors came to this country on the good ship "Mayflower" and his paternal grandfather was a Revolutionary soldier at the age of seventeen. His great-grandfather was Master in the United States Navy during a large part of his life, served on the "Constitution" and "Hornet" during the War of 1812, and took the latter ship through the entire British fleet. He is seventh in line of direct descent from Colonel Benjamin Church, the noted Indian fighter, whose father, Richard Church, married a daughter of Richard Warren, who also came to this country on the "Mayflower." To the success of the Scottish Union and National and the Lion he has devoted his whole attention and best efforts and the natural sequence has been pronounced success.

Jas H. S. Brewster

JAMES H. BREWSTER

ASSISTANT UNITED STATES MANAGER OF THE LION FIRE OF LONDON AND THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY OF EDINBURGH.

Few men engaged in the fire insurance business have a higher standing for character, ability and enterprise than the one represented by the name that heads this sketch. For nearly thirty years James H. Brewster, Assistant United States Manager of the Lion Fire Insurance Company of London and the Scottish Union and National Insurance Company of Edinburgh, has been actively engaged in this branch of human endeavor and the record he has made in that capacity is an enviable one, showing what pluck, perseverance and sound judgment will accomplish. He is a man of unusual business acumen, untiring energy and unswerving integrity.

Mr. Brewster is one of the native sons of Connecticut—and was born in Coventry, December 24, 1845. Having secured a thorough education he removed to Hartford in 1865 and engaged quite actively in merchandising, which he continued until the 25th of February, 1867, when he entered the Connecticut Fire Insurance Company's office. Since that time his life has been given almost entirely to the fire insurance business. On the 1st of July, 1873, he was appointed Assistant Secretary of the Connecticut Fire and discharged the duties of that position in a very able and satisfactory manner until November 1, 1880, when he resigned that position to accept the one he now fills.

Socially Mr. Brewster is a member of the Masonic fraternity, but belongs to no other secret organization. His religious training was on the line of Congregational orthodoxy, and the views so deeply instilled remain. In politics he has always been connected with the Republican party. Mr. Brewster was married in 1879, and his family consists of his wife and one child, a son. His travels have been chiefly limited to the United States and Canada, every part of which he has frequently visited in connection with the business of the companies.

THE UNION ASSURANCE SOCIETY OF LONDON.

The Union Assurance Society of London, England, was established in the reign of Queen Anne, A. D., 1714, and is consequently the third oldest fire insurance company in the world. It stands deservedly high both at home and abroad, alike because of its financial solidity and its integrity of management. Its broad views as to all commercial questions, its liberal dealings with those who have business relations with it, together with its fair adjustments and prompt payment of losses, have made it what is known in business as "a very popular company"—strong, liberal and prompt. It has a record of nearly two centuries to which it is able to point with gratification and pride.

This Society was originally a fire insurance office, but at the close of its first century it established a life department, and has since conducted both. It was first known as the "Union, or Double Hand-in-Hand Fire Office," and was formed as a companion company to the "Hand-in-Hand" still in existence, the only difference between them being that the "Union" insured goods and merchandise by mutual contributions of its members, whereas the "Hand-in-Hand" insured buildings only. At that time the "Union's" business was confined to within twenty miles of London and Westminster,

and a force of firemen with engines were employed to protect burning property insured in the "Society."

In 1805, A. D., a reorganization was effected, and no longer acting in conjunction with the "Hand-in-Hand," the "Union's" members created a subscribed capital of 300,000 pounds, of which 30,000 pounds was called up, since which time no call has been made upon the shareholders, but a subsequent increase of paid-up capital to 180,000 pounds was provided out of the profits. From its inception the "Union" has been known as one of the strongest, most reliable and most liberal of the great foreign companies, and the continued success it has met is due to conservative principles and business-like methods. Unlike many of its competitors, it is a company which, after carefully considering its policy, establishes itself by adherence to its principles, and it has always been known as a company which does not suddenly deviate from its course or alter its policy when it has once determined upon a plan of action.

In May, 1889, the Union began business in the Pacific Coast States, and in February, 1891, was admitted to New York. The United States Managers are Messrs. Henry H. Hall, William H. Henshaw and Edward K. Beddall, and the head office in this country is in New York City, 54 William Street. The Western Department, under the management of Messrs. Goodwin, Hall & Henshaw, is at No. 171 La Salle Street, Chicago. Mr. Warren F. Goodwin, formerly Western Manager of the Northern, has charge of this field.

The Actuary or Life Manager of this company is William Wallis; its Fire Manager, William George Wilkins; Secretary, Charles Darrell. The paid-up capital is $900,000, and its United States assets show $1,173,041.75, with a surplus over all liabilities of $522,675.77, which is invested in the choicest securities. The United States Trustees are: Messrs. William H. Wallace, Joseph A. Minott and Treadwell Cleveland, in whose hands are held assets amounting to $575,768.50, to be applied only to the discharge of its obligations.

HALL & HENSHAW, NEW YORK.

The agency of Hall & Henshaw, in New York, was established September 1, 1889. The members of the firm consist of Mr. Henry H. Hall, who has been engaged in fire insurance business since boyhood. He commenced business in the insurance agency of J. F. Dobson in Boston in 1861. In 1868 was made Secretary of the National Fire Insurance Company of New York; in 1882 was made Manager of the Northern Assurance Company of London. Mr. Henshaw has also been engaged in the fire insurance business since boyhood, being successively connected with the Long Island Insurance Company, the London and Lancashire Insurance Company, and the Northern Assurance Company of London.

As local agents the above firm represent the following companies in the City of New York:

Westchester of New York; Transatlantic of Germany; Equitable of Providence; Merchants' of Providence; Manchester of England; American of Boston; Mercantile of Boston; Atlanta Home of Atlanta; Delaware of Philadelphia; Atlas Assurance Company of London; German-American Insurance Company of Baltimore.

They also have in connection with their local agency a strong combination of English and European companies for the transaction of licensed brokerage business.

Wm. H. Wenckard,

Associated with Messrs. Hall & Henshaw as Managers of the Union Assurance Society is Mr. Edward K. Beddall, who has been connected with the fire insurance business since boyhood, having been connected successively with the Liverpool and London and Globe Insurance Company and the Insurance Company of North America.

In addition to being local agents of a large number of fire insurance companies, and United States Managers of the Union Assurance Society of London, the Victoria Fire Insurance Company of the City of New York is managed by this firm. Mr. Hall is President of the company, Mr. Henshaw Vice-President and Mr. Beddall, Secretary.

Messrs. Hall & Henshaw, in connection with their large local and general agency interests, also transact a large business in South and Central America, and altogether the aggregation of capital represented by this firm in the City of New York and the amount of insurance carried by them on a single risk are probably greater than that represented by any agency in the United States.

GOODWIN, HALL & HENSHAW, CHICAGO.

The firm of Goodwin, Hall & Henshaw, consisting of Warren F. Goodwin, of Chicago, and Messrs. Hall & Henshaw, of New York, was established in Chicago on May 1, 1894. Mr. Goodwin entered the New York office of the London Assurance Corporation in February, 1873, and remained with that company as clerk and Special Agent until October, 1882, when he was appointed Chief Clerk of the Agency Department of the New York office of the Northern Assurance Company. On January 1, 1887, he was made Manager of the Central Department of the Northern Assurance Company, with offices at Cincinnati, Ohio. On July 1, 1893, the Central and Northwestern departments of the Northern Assurance Company were consolidated into one Western Department, with offices at Chicago, and Mr. Goodwin was made joint Manager with Mr. W. D. Crooke. This position Mr. Goodwin held until his resignation to form the above-named firm.

Probably the best way to describe the extensive business of the firm of Goodwin, Hall and Henshaw is by departments, as the business is conducted as follows:

General Agency Department.—The firm are Managers of the Western departments of the Union Assurance Society of London and the Victoria Fire Insurance Company of New York, and are also Western General Agents of the Virginia Fire and Marine Insurance Company of Richmond, Virginia, and the Citizens' Insurance Company of New York.

Chicago Local Department.—As Local Agents, the firm represent the Union Assurance Society of London; the Grand Rapids Fire Insurance Company of Grand Rapids; the Virginia Fire and Marine Insurance Company of Richmond; the Commercial Insurance Company of Cincinnati; the Commercial Union Assurance Company of London; the Norwood Insurance Company of New York, and the Victoria Fire Insurance Company of New York, having for all of their companies, except the Commercial Union, entire jurisdiction over all Cook County business.

Brokerage Department.—For the handling of large lines of insurance on risks anywhere in the West the firm have exceptional facilities. In addition to all of the ordinary brokerage arrangements, the firm act as correspondents for a number of first-class stock companies doing no agency business, and have all of the advantages of the foreign connections of Messrs. Hall & Henshaw of New York.

E K Beddoh

Aaron F. Dowdwin

Burglary Insurance Department.—This line of insurance, new to the United States, has been introduced in the West by the firm, who represent as Western General Agents the New England Burglary Insurance Company of Boston, Mass. This form of indemnity and protection appears to have caught the favor of the public at once, and a large business is being rapidly built up by the firm.

To sum the whole up, the firm of Goodwin, Hall & Henshaw pride themselves upon being able to handle any legitimate line of insurance, however large, and wherever located in the West, and undoubtedly have the most exceptional facilities for doing so.

MASSACHUSETTS MUTUAL FIRE INSURANCE UNION.

This organization is composed of the mutual fire insurance companies chartered in this State and doing a general business in New England.

There are in Massachusetts fifty-two regular mutual fire insurance companies doing business; of these, eight are mill mutuals, transacting a business almost exclusively among themselves, and insuring nothing but mill property and such as would come under their specially protected risks. There are ten companies, with small surplus, formed and carried on in small towns simply to protect the property in those localities and towns in their vicinity. The others, thirty-two in number, compose the Mutual Fire Insurance Union, and are active in its support.

The great Boston fire of 1872 affected all insurance companies, the mutual companies as well as stock companies losing heavily. This caused two of the mutual companies to wind up (paying 83 per cent) and three to make an assessment in order to continue business and pay their losses in full; at the same time several stock companies had to wind up, only paying from 25 to 40 per cent of their losses.

In the spring of 1879 the managers of two or three of the companies conceived the idea of forming an organization that should bring together all the mutual companies for the purposes, as stated in the preamble,

"Of considering all matters affecting mutual companies and adopting such measures as will work for the benefit of that system of insurance.

"For social and fraternal purposes, to the end that peace, harmony and good fellowship may hereafter reign."

Messrs. E. M. Tucke of the Traders' and Mechanics', Charles A. Howland of the Quincy Mutual, and Alfred L. Barbour of the Cambridge Mutual, met and issued a circular inviting all the mutual companies to send representatives to a conference to be held at Boston in July, 1879.

This conference was attended by the representatives of sixteen companies. Fifteen of the companies signed the agreement to form such an organization; and at a meeting held September 10, 1879, a constitution and by-laws were adopted, and the Massachusetts Mutual Fire Insurance Union was launched forth with the following officers: E. B. Stoddard of the Merchants' and Farmers' of Worcester, as President; Charles B. Cummings of the Massachusetts Mutual and George B. Faunce of the Dedham Mutual, as Vice-Presidents, and Alfred L. Barbour of the Cambridge Mutual, as Secretary and Treasurer. Meetings were to be held quarterly or at the call of the President.

Successive meetings proved so profitable and enjoyable that it was only a few years before all the mutuals doing a large business, except the mill mutuals (who had

an organization of their own), were enrolled as members and taking active participation in its work, all personal feeling and enmity among the mutual companies began to melt as dew before the sun, and the kindly spirit prevailed.

Rates began to be made, agreements entered into, and a more systematic method of doing business adopted, which not only commended itself to the directors but to the policy-holders of the companies.

The social features of the Union have been a large factor in bringing about good feeling and coöperative action. At all the meetings a banquet is served, and many are the plans that are made there.

About ten years ago, the Secretary, with the advice of the Executive Committee, inaugurated what is known as the "Autumnal Outing of the Union," or "Ladies' Day," occurring once a year. The Secretary also arranges for an excursion, usually in September, generally by rail, to some pleasure resort which shall not take more than two or three days, at which the members invite their directors, friends, and their ladies to accompany them. On several of these occasions managers of the stock companies and members of the New England Insurance Exchange have accepted invitations to accompany us, and its effect has been to draw us nearer to each other and to do away with the enmity that previously existed.

The growth and increase of the business of the Union during the period of its existence is shown by the following figures. In 1879 the thirty companies composing the Union had:

	1879	1896
At risk, - - -	$181,029,381	$461,268,000
Assets, - - - -	4,531,863	7,164,250
Liabilities (re-insurance fund), -	2,143,053	3,765,180
Income, - - - -	1,257,167	4,356,000
Premiums received annually, about	1,014,126	3,560,370
Dividends paid, - - -	468,156	2,250,000
Losses paid, - - - -	384,885	950,000

Among some of the measures which the Union has been instrumental in bringing about has been the adoption of a "standard policy," causing valued policy law in Massachusetts to be deferred, creating the State Fire Marshal and ferreting out several incendiaries.

A few years ago it appearing that fires were becoming more frequent, either from carelessness or design or from unfavorable circumstances, the question was discussed as to what could be done to prevent such heavy losses as had been occurring. As it was plainly seen a good many agents did not inspect the risks or clearly represent the hazard in or around the risks they were offering the companies, it was evident that the companies, for self-protection, must have more frequent inspection. Some years ago ten of the largest mutuals inaugurated a system of coöperative inspection. They secured the services of Mr. Robert A. Barbour, son of the Secretary of the Union, and set him at work taking the cities and large towns, and making a thorough inspection of the risks in those places, for the companies which had united together for the work. It proved to be an exceedingly wise measure, for it was found that in the rear yards or areas of many large mercantile buildings heaps of rubbish, straw, old paper, etc., were allowed to accumulate, making a dangerous element for the promotion of fires in congested districts. Owners and tenants were notified that their premises must be

cleaned and the dangerous elements removed, or the policies would be canceled. Most of these objectionable features were removed, yet in some cases obstinate insurers and offended agents prevented the eliminating of these hazards. This inspection has proved so good, and by coöperation so economical, that the number of companies in the deal has increased fom ten to eighteen.

A large room has been secured for the weekly gatherings of the Union on the top floor of the Codman building, 27 Kilby street, Boston, and business is there transacted every Saturday. Agents and managers meet, risks are bound, and large lines on buildings are taken and distributed to the various companies by Secretary Barbour.

The Union, during its fifteen years of existence, has had but four Presidents and but one Secretary. Hon. E. B. Stoddard, of Worcester, was the first President, and served the Union faithfully for nine years. Col. T. H. Johnson, the second President of the Union, was reëlected for three consecutive terms. The third President, Charles A. Howland, also gave three years' service to the Union. The fourth and present President is Roger F. Upham, the Secretary and Treasurer of the Worcester Mutual, one of the largest companies of the Union. Mr. Alfred L. Barbour, the present Secretary and Treasurer, has held the office and performed the duties since the inception of the Union.

The Massachusetts Mutual Fire Insurance Union is supposed to be the oldest organization of mutual fire insurance companies in the United States. Several have been formed since then, and have received valuable aid and coöperation from the parent organization. The Union has accomplished so much good that its perpetuation is an assured fact.

The companies composing the Union are the Abington, the Barnstable County, the Berkshire, the Cambridge, the Citizens', the Dedham, the Dorchester, the Fitchburg, the Franklin, the Hampshire, the Hingham, the Holyoke, the Lowell, the Lynn, the Massachusetts, the Merchants' and Farmers', the Merrimac, the Middlesex, the Mutual Protection, the Norfolk, the Quincy, the Traders' and Mechanics', the Wachusett, and the Worcester. The Attleborough, Bristol County, Mutual Fire Assurance, Saugus and the South Danvers belong to the Union, but do principally a local business.

THE CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY.

Insurance companies always take a prominent place as institutions beneficent, practical and indispensable to the present state of civilization. The Cambridge Mutual Fire Insurance Company is one of the oldest of its kind in New England and one of the most substantial. It was organized in 1833 by the people for mutual protection when there was but little opportunity for indemnity against loss by fire. A few prominent men of Cambridge formed an association and agreed to protect and indemnify each other in case of loss by fire. The first means they took for their protection was to form themselves into a bucket brigade and be present at every fire, to aid in its extinguishment, take care of the personal property, and thereafter to pay whatever loss was sustained. It was originally intended only as a local company, but the beneficial results were so apparent that its extension was called for in other places and it began to increase its usefulness.

During a period of three years, from 1841 to 1844, so extensive were the confla-

grations that it had hard work to survive, but the directors, by personal indorsements of the company's notes, carried the association on and over the emergency to success, until now it stands high in the confidence of the public, and has a reserve fund of nearly a quarter of a million dollars. It has paid nearly twenty millions in losses, over five millions in dividends to its policy-holders, and owns the fine stone building it occupies, besides having a large surplus.

ALFRED L. BARBOUR

SECRETARY AND TREASURER OF THE CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY OF CAMBRIDGE, MASSACHUSETTS.

The force of well-directed energy, steadfast purpose and never-ceasing effort is strikingly illustrated in the life of Alfred L. Barbour, who holds the responsible position, of Secretary and Treasurer of the Cambridge Mutual Fire, and who has been its managing head for nearly a quarter of a century. In 1872, when he first took charge of the company it was a small local organization with only about $50,000 assets and about $35,000 liabilities, having just passed through the disastrous Boston fire. By most able management the company soon grew in wealth and influence, until it now has nearly $250,000 assets, and one of the finest insurance buildings for a home office outside of Boston.

Mr. Barbour is a native of Cambridge, born in sight of the splendid office he now occupies, in April, 1837. The first ten years of his life was a constant struggle against ill health, a frail constitution having been his portion, but the ceaseless care and devotion of his mother brought him through, and at the age of fifteen he had passed through the schools and entered the high school. A year and a half later ill health obliged him to give up study and seek restoration on a farm.

A change of climate was recommended in 1865 and he went to Illinois, where he remained with his family for nearly four years. Soon after the close of the first year in the West, the store where he was employed was burned and the business suffered so greatly that he gave up and turned his attention to the insurance business as agent for several companies and an adjuster of losses. Following this Mr. Barbour engaged in business at Peoria, Illinois, but after about six months his partner defaulted, ran off with the funds, and he was left without means. Not at all discouraged, Mr. Barbour went to Pekin, that State, and took charge of a large clothing and boot and shoe store, owned by Reuben Bergstresser, where he remained until 1869, when he was induced to return East to enter the United States revenue service.

He was United States Assessor for Cambridge and afterward Deputy Collector of Internal Revenue, which offices he held until 1872, when he was persuaded to take the secretaryship of the Cambridge Mutual Fire Insurance Company, with which he has remained (although urged to take similar positions with two larger companies) up to the present time. In the year 1879 Mr. Barbour began to realize the difficulties under which the mutual companies of Massachusetts labored, and, being antagonized by the stock companies, conceived the idea of forming an insurance union of the mutuals that should meet and resist the attacks of the stock companies.

In the spring of that year a few of the managers of the mutual companies were called together, and, seeing its importance, organized the Massachusetts Mutual Fire Insurance Union. Mr. Barbour was made its Secretary, a position he has held ever

Alfred L. Barbour

since. Although busy with the affairs of the Cambridge Mutual, Mr. Barbour has time for other interests. He is President of the Columbian Coöperative Bank, Trustee of the West Newton Savings Bank, Director in the First National Bank of West Newton and President of the Northern Mutual Relief Association. He is a prominent member of the Baptist Church, is its Clerk and Chairman of its Finance Committee, and also holds many important positions in the Baptist denomination of the State.

HON. AMASA NORCROSS

PRESIDENT FITCHBURG FIRE INSURANCE COMPANY.

More than three-score years and ten have passed over the head of this most worthy citizen, leaving their impress in the whitened hair and lined face, but while the outward garments of the soul show the wear and tear of years, the man himself is richer and nobler and grander for the experience that each successive decade has brought him. In almost every city and important town in the United States the sons of New Hampshire are found among the foremost in every profession and avocation. In the thriving young city of Fitchburg, Massachusetts, there is found no exception to the rule. Among New Hampshire men living and laboring there, Hon. Amasa Norcross takes a prominent place.

He was born in Rindge, January 26, 1824, and is a descendant of Jeremiah Norcross, who came to America in 1642. His father, Daniel Norcross, was a thriving New Hampshire farmer, and his mother, Mary (Jones) Norcross, was also a native of that State. Amasa Norcross received excellent educational advantages in the schools of his native town, and at the Appleton Academy of New Ipswich. In 1844 he became a student in the law office of Torrey & Wood, of Fitchburg, and in 1847 he was admitted to the bar. Later he took up his residence in Fitchburg, entered actively in the practice of law, and continued this until he now stands at the head of the legal fraternity in his section of the State.

Mr. Norcross has been unusually prominent in political affairs, having held responsible positions for nearly a quarter of a century. Three times was he elected on the Republican ticket as a member of the Massachusetts House of Representatives, and served on important committees during the administration of Massachusetts' "War Governor," John A. Andrews. In 1862 he was appointed by President Lincoln United States Assessor for the 9th District of Massachusetts, comprising seventy-two townships, and held the office until its abolishment, in 1872. For three times, also, he was elected to Congress, serving his first term in 1876.

Local matters have always interested him, and in 1873 he had the honor of being the first Mayor of Fitchburg. In the administration of the affairs of the city his rare executive ability was strongly manifested. Educational advancement is what he had sought to gain and well has he labored in the good cause. He took a very active part in the formation of the Fitchburg Benevolent Union, of which he was the first President and of which he is now a life member. The degree of Master of Arts was conferred upon Mr. Norcross by Dartmouth College in 1862.

Of the several offices now held by Mr. Norcross, the most important are the following: Trustee of Lawrence Academy, Groton; President of the Trustees of Cushing Academy, Ashburnham; of the Fitchburg Mutual Fire Insurance Company and the

A. Norcross

Worcester North Savings Institution; also Director of the Rollstone National Bank. For the past ten years most of his time has been spent in extensive travel abroad. Although he has led a very active life, he is still vigorous and a fine specimen of well-preserved manhood.

WORCESTER MUTUAL FIRE INSURANCE COMPANY.

The Worcester Mutual Fire Insurance Company has had nearly three-fourths of a century of deserved and uninterrupted prosperity, and is a tower of strength and stability in the insurance circles of New England. This reliable and ably managed company was incorporated February 11, 1823, and commenced business May 1, 1824. Since that time its career has been an unbroken record of progress. The affairs of the company have always been conducted on sound and conservative, albeit liberal and progressive principles, while its management has been characterized by sagacity, energy and ability. This company antedates any incorporated mutual insurance company now doing business in the State of Massachusetts. Its first President was Levi Lincoln, then Rejoice Newton, afterward Frederick William Paine, who was succeeded by Anthony Chase, who in turn was succeeded by Ebenezer Torrey. In 1888 President Torrey was succeeded by John A. Fayerweather, who has filled the position from that time up to the present with honor and credit to himself and the company.

The company has been faithfully served by the following Secretaries: Henry K. Newcomb, William D. Wheeler, Isaac Goodwin, Anthony Chase and Charles M. Miles, the latter being succeeded, after a long series of years, by Roger F. Upham, who is the present incumbent. The records of the company show the policies issued consecutively from policy No. 1, in serial order up to 210,000, and the cash assets have grown from the first premium to about $700,000 of carefully invested assets. It has returned to its policy-holders dividends as high as ninety-six per cent, which returns are probably as large, if not larger, than ever made by any other mutual company in this country doing a general mutual business. The officers of this prosperous company at the present time are: J. A. Fayerweather, President; R. F. Upham, Secretary and Treasurer, and F. P. Kendall, Assistant Secretary.

Its present Board of Directors is composed of the following named gentlemen: J. A. Fayerweather, Lewis N. Gilbert, Stephen Sawyer, Benjamin Dwinnell, H. C. Greeley, R. F. Upham, Lyman A. Ely, H. T. Whitin and Caleb Colvin, all of whom are solid citizens and prominent business men, standing high in the community alike in financial and commercial circles and in private life.

ROGER FREEMAN UPHAM

SECRETARY AND TREASURER WORCESTER FIRE INSURANCE COMPANY.

Roger Freeman Upham, the efficient Secretary and Treasurer of the Worcester Mutual Fire Insurance Company, was born September 13, 1848, to the marriage of Freeman and Elizabeth (Livermore) Upham. On the paternal side he is descended from John Upham, who was born in England but who came to this country with the "Hull" Colony in March, 1635, settling in Weymouth, Massachusetts. On the maternal side he traces his ancestry back to Oliver Watson, one of the Revolutionary patriots

R. F. Upham

who, in 1775, met in convention at Watertown, delegates from the towns of Spencer and Leicester, while the British held the town of Boston. Freeman Upham, father of subject, was a noted carpenter and builder, whose services were not only sought in Worcester but elsewhere in Massachusetts, and in the Empire State.

Roger F. Upham attended the public schools of Worcester and graduated from the high school May 3, 1866, with the honor of salutatorian in the English department. Following this he studied the languages under private tutors. Soon after graduating he became a clerk in the People's Fire Insurance Company of Worcester, which company did an extensive business in the northern and western part of the United States. He was soon made bookkeeper and within a few years accepted the position of Assistant Secretary of the company.

The great Boston fire of 1872 terminated the career of the People's Fire, and not long afterward Mr. Upham accepted a position with the Worcester Mutual Fire Insurance Company, one of the oldest and strongest mutual fire insurance companies in the Commonwealth. The same year he was elected Assistant Secretary of the company, and on the 4th of May, 1887, he was made Secretary and later also Treasurer, which positions he has held since.

The results obtained in this company's long and successful career have not been brought about by chance or good luck, but through the administration of President Fayerweather and his predecessors, and the able management of the different officers. Only first-class underwriting ability has uniformly been in control of the affairs of the Worcester Mutual, and the result is the achievements of the past and in the Gibralter strength which it possesses at the present time.

Mr. Upham, since entering on the duties of his present position, has done much important work and made an excellent record. His untiring energy and unswerving integrity are well known and appreciated. He has taken great interest in the Massachusetts Mutual Fire Insurance Union, an organization composed of the mutual fire insurance companies chartered in Massachusetts and doing generally a business in New England. After serving on the executive committee and as Vice-President, he was elected President in September, 1894, and is the present incumbent of that position, being the fourth President of the Union.

For some time Mr. Upham has been Trustee of the Worcester Five Cents Savings Bank, and he is interested in other enterprises of importance. He is connected with many philanthropic organizations and is Secretary of the Home for Aged Men in the city of Worcester. He is also Trustee of the Worcester Rural Cemetery. In politics he is an earnest and unswerving Republican, a keen observer of the trend of public events, and a man who takes advanced and intelligent views of social and political reform.

In his wife he chose Miss Clara Story, a native of Worcester, Massachusetts, and their marriage was celebrated June 16, 1875. To this union has been born one child, a daughter named Edith Story Upham.

Nat B. Freeman

NAT BURDICK FREEMAN

PUBLISHER AND EDITOR OF "THE RECORD."

The subject of this sketch was born of English parents, at Saugerties, Ulster County, New York, March 25, 1835, and is therefore in his sixty-second year.

The foundation of his education was made in a plain little country schoolhouse, common in those times, where the seats were made of rough slabs procured from a near-by sawmill. Here he mastered all there was to be learned from the teachers of that age, who came for a term or two and took a goodly portion of their pay in "boarding round."

A restless spirit prevented him from remaining long in schools of a higher grade, and he sought action in the busy world, entering the largest dry-goods and grocery store in that part of the country.

Attempts were made to induce him to study theology, with a view of entering the ministry, but he would have none of it, failing to see how he could teach something that he could in no wise comprehend himself.

Following this he was urged to take up the study of medicine, which he did for several years, but finally lost faith in the pretended power of doctors to heal the sick.

At this time, in what was known as the Far West, were heard the first distant mutterings of war. The Kansas riots and the attempts to enforce the Fugitive Slave Law gave him incentives to action.

Leaving home, friends and kindred in the East, he found vent for the pent-up energy so long suppressed, and entered into the spirit of those trying times with all his native ardor and impetuosity.

When the first alarm of war was sounded, he hastened eastward, that he might be ready for immediate service should there be a call to arms. What more natural to one who was considered a good rough rider in the West than to select the cavalry service?

Studying the manual until it was mastered, then placing himself under the best teachers that he could find, he soon became proficient in the use of the sabre, and when the time came for action, Connecticut's War Governor, Buckingham, permitted him to assist in the recruiting of the First Battalion of Connecticut Cavalry.

His systematic, forceful manner of teaching the new recruits was soon apparent, and the first two companies were highly complimented on the excellence and perfectness of their drill. At the front, history states that this regiment was the peer of any body of mounted men in the service.

It is well known that Governor Buckingham and Abraham Lincoln were warm friends, and when President Lincoln needed a man for important, special service, Mr. Freeman was called from the front and accepted the mission. He entered the work with all his usual energy, succeeded in performing his task to the satisfaction of the President, but unfortunately his health gave way, and he was compelled to ask for a discharge.

Then followed a year or two of recuperation, and he became interested in the business of insurance. In this, as in everything else, he realized that knowledge is power, and closely followed every available avenue of information, soon finding that many of the leaders had much to learn as well as himself. After a close study of field work, he decided to enter the lists of journalism, where he still remains.

That he is a success is but evidenced by his long connection with one of the oldest and most successful insurance journals in America.

To all those who are acquainted with the subject of this sketch, it is unnecessary to state that he is a born fighter, and is never quite as happy as when he is dipping his pen in wormwood and gall, and slashing right and left into the ranks of sycophants, hypocrites and wrongdoers generally. His very aggressiveness and hatred of fraud have, perhaps, been the chief causes of his success.

He claims that a man should have quite as many enemies as friends, and glories in the thought that a man who has no powerful enemies is a useless creature.

To those whom he likes he exhibits another phase of his character. A quick sympathy, tenderness and generosity are as much a part of his make-up as are the before mentioned characteristics.

Bright, genial, witty, warm-hearted Nat!
Long may you live to enjoy life!

MATTHEW GRIFFIN

PUBLISHER OF "THE INSURANCE AGE."

Probably no man has been a more positive force in insurance journalism, and in financial journalism in New York City, than Matthew Griffin, the subject of this sketch. Born and educated in Michigan, he struggled with life in that State until a larger field tempted his ambition, at the age of 24. During the last eight years spent in his native State, young Griffin was by times a farm hand, a clerk, a school teacher, but always a student, and his employments were merely auxiliaries to his main purpose—the securing of an education. As he had been an orphan from an early age, his studies were pursued, like those of so many Western boys of that period, under the temporary disadvantage of unaided self-effort. Mr. Griffin's first real business venture was in life insurance. He went East, in 1866, with Mr. S. M. Loveridge, of Ypsilanti, a great General Agent of that sterling old company, the Mutual Benefit Life of Newark, New Jersey. Later he was appointed General Agent for Ohio and Michigan of the Penn Mutual, of Philadelphia, and after five years of effort he accepted a like position with the United States Life, of New York. Both as a solicitor and manager he was very successful. Developing tastes and aspirations in the direction of journalism, he engaged with W. T. Tillinghast to assist in conducting the "Index," now "The Standard," of Boston. In this capacity he traveled much, making many life-long friends, adding largely to the business of the paper and showing great abilities as a writer on insurance. In 1875 he purchased "The Insurance Age," of New York, which had been founded in 1872 by Sidney S. Norton. In Mr. Griffin's hands the enterprise was an almost instantaneous success, his originality and ability bringing it up to a high plane, both as to its influence and its profit to himself. In 1881, having become interested in Wall Street matters, he began the publication of "The Daily Stockholder," a financial newspaper, which soon became a power in speculative and investment circles. Mr. Griffin still owns both papers, which are widely circulated, prosperous and influential, although the "Insurance Age" has been almost wholly under the management of Mr. George W. Hatch since 1887. As before stated, Matthew Griffin, when active in journalism, was always a most living and

positive force. Like every man of strong character and individuality, he made enemies during his active and varied career—enemies who did not hesitate to vilify him and to attempt to prejudice his friends against him. But many who read this sketch will testify that these enemies had to reckon with a powerful and determined adversary. His aggressive methods in journalism and his fearlessness in his editorial utterances involved him in many sharp controversies, both in insurance and Wall Street matters. So skillful, able and thorough was his conduct of these controversies that he never at any time failed to vanquish his antagonist. Our space forbids us to name instances, though many will occur to those who read this sketch, and who are familiar with the course of insurance and financial happenings from 1875 to 1893. He never sought personal controversies, but quickly responded to attacks if directed against him by contemporaries or enemies. He used to announce, "I never strike the first blow, but will always strike the last one." He was and is a master of controversial writing, a merciless logician, and a most intense and spirited critic of whatever in his judgment demands criticism. He has always been as loyal to his friends as he has been formidable to his enemies, and this loyalty is attested by the abiding esteem of those whom he was able to serve while active in his chosen profession. Failing health has compelled Mr. Griffin during the past two years to relegate to other hands the direct prosecution of the business of his journals. Worn with the strain of his early battles with the world, and weakened by the drafts upon his nervous force made by years of earnest and often bitter journalistic warfare, he now more leisurely and calmly "watches the battle from afar." But it is safe to say he is followed by the hope of his many friends that his retirement is only temporary, and that he will soon take up again the work in which he so long demonstrated his natural eminence and his pronounced ability of accomplishment.

CHARLES C. HINE

INSURANCE JOURNALIST, PUBLISHER AND EDITOR OF THE INSURANCE MONITOR.

It is safe to say that no single factor conducted as a private enterprise has done so much to elevate and build up the insurance business of the United States as the "Insurance Monitor" and other publications devoted to insurance interests which are issued in connection with it, and which represents the lifetime authority and experience of a man of such intellectual force as Mr. Charles C. Hine.

Insurance in its various branches is one of the interesting features of modern business life. Conducted upon scientific principles, as it now is, it possesses not only a technical literature of its own, but a journalism which is of as much direct importance to the commercial world as to the professional representative of insurance. The united voice of the latter accord the position of the leading insurance journal of this country to the "Insurance Monitor" of New York, while its editor and proprietor, Mr. Hine, is conceded not only the distinction of conducting a periodical of such high standing, but of having been influential in every development which has raised insurance to its present standing.

Mr. Hine was born in New Haven, Connecticut, December 21, 1825, but when he had reached the age of six years his parents emigrated to the "Far West," settling in Monroe County, New York, eight miles from Rochester, which was then considered

Very truly yours,

Matthew Griffin

almost out of the bounds of civilization. In this county young Hine completed his education, graduating from the little brown schoolhouse in Perrinton, at eleven years of age. He attended school only during the winter months, for when the warm weather came he usually hired himself out as a farm hand at four dollars per month.

When he was twelve years old his parents removed to Massillon, Ohio, and for a few years he filled the position of clerk in a bookstore there, where he managed to read pretty nearly every book on the shelves. He entered the paintshop of his father's carriage manufactory as an apprentice when fifteen years old, and here he met an Englishman named Bob Andrews, who had studied art to some extent before coming to this country. From him Mr. Hine received inspiration for higher artistic ambitions than painting a coach body, and as a result he branched out as an artist, following that until about twenty-two years old.

About this time the Henry O'Reilly telegraph lines began to penetrate the West and he learned telegraphy, subsequently having charge of the offices at New Lisbon, Ohio, Detroit, Michigan, Peru, Illinois, and Jacksonville, Illinois. Later he had charge of the St. Louis office, and last of all, that at New Albany, Indiana, to which town he had removed for the purpose of going into other business. In 1853 he married Miss Mary H. Avery, of Westport, Connecticut. Subsequently he was cashier of the Merchants' and Mechanics' Bank, and Principal of the New Albany Female Seminary.

However, from early in the fifties he was more or less engaged in insurance, building up a large and profitable local agency in connection with various other matters in which he was interested. The crash in 1857 carried him down with thousands of others, and the following year he became Special Agent for the Ætna. In 1865 he was elected Secretary of the International Insurance Company of New York, but in 1868 he bought out the "Monitor" publishing concern, and from that time up to the present has been engaged with the various insurance publications with which his name has been identified. Under Mr. Hine's management and editorship they have become a power in the world of insurance. Around "The Monitor," as a nucleus, have grown up the "Insurance Law Journal," and a large catalogue of insurance books, many of them from Mr. Hine's own pen.

The work of the Underwriters' Protective Association, of which he is the President, is well known for its value and beneficence throughout the fire insurance craft. While Mr. Hine has achieved a remarkable success, his reputation as an authority on the history, technicalities and jurisprudence of insurance has steadily risen, and at the age of over threescore and ten years he is still active in his chosen work.

CHAUNCEY MONROE RANSOM

EDITOR AND PUBLISHER OF THE "STANDARD" OF BOSTON.

The narrative of the principal events in this well-known journalist's life will be found to exemplify the old saying, that "A man may make of himself what he will." No insurance journalist is more widely known or highly esteemed than Col. C. M. Ransom, editor and publisher of the Standard of Boston. His relations with both companies and agents are personal and intimate, and they, like his many friends of the press, will appreciate the following sketch.

C. C. Hine

Colonel Ransom is a product of the Empire State, born in Erie County, and his life has been an unusually active one. His educational advantages were excellent and when he had reached the age of seventeen he taught a winter term of school. Following this, he embarked in merchandising, and at odd hours solicited fire insurance. In the year 1856 he removed to Chicago, where he was caught in the panic two years later. From there he went to Cincinnati, where he was active and prominent as the Secretary of a fire insurance company from 1858 until 1867, then Vice-President of a life company for one year, after which he engaged with a life company of St. Louis.

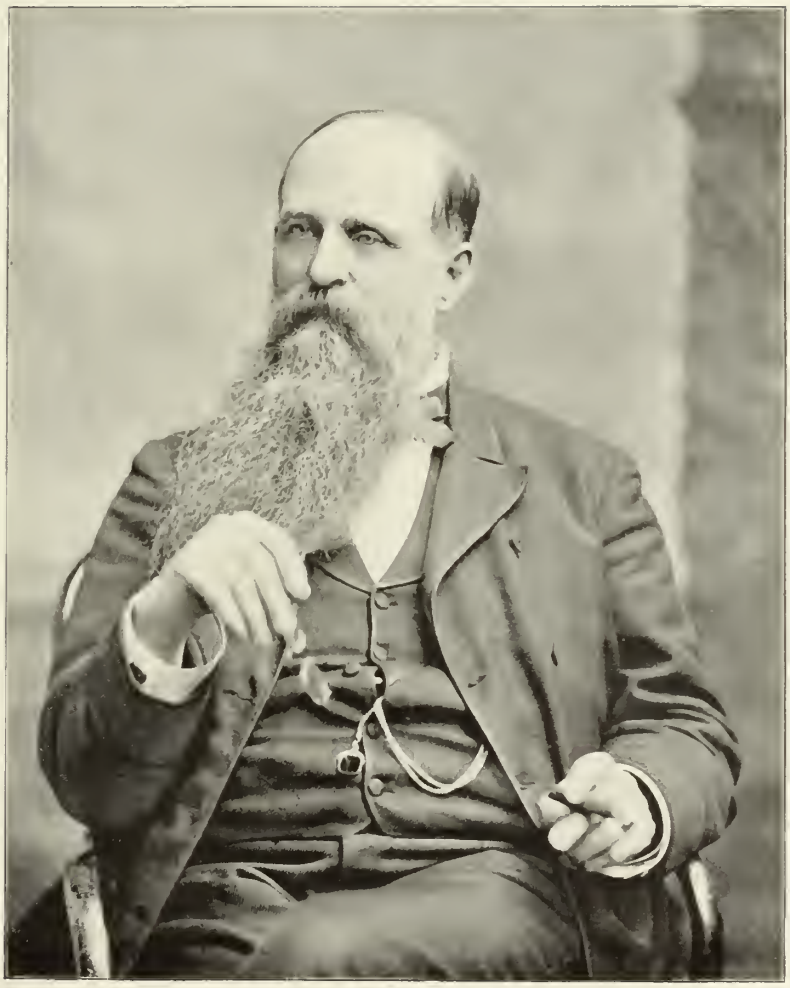
In the month of September, 1871, Colonel Ransom purchased a half interest in the "Baltimore Underwriter," which interest he sold in March, 1878, and purchased the then "Index," of Boston. This he changed into "The Standard" in September, 1882, and converted it into a weekly January 1, 1883. To the "Standard" since then Colonel Ransom has given his best energies, working early and late, and drawing liberally on the till and the telegraph in the interest of news. The result is that "The Standard" is second to no other insurance newspaper.

During all this time, thanks to his popularity and enterprise, the Colonel has been in almost constant demand by the fraternity, identifying himself with every important reform movement in the various branches of underwriting. His service in the cause of life insurance reform, had he done nothing else, would render him eminent. He it was who conceived the idea of organizing the Boston Life Underwriters' Association, and he who called the meeting that resulted in its organization, at the "Standard's" editorial rooms early in 1883. At that meeting he outlined the advantages that would come from an association of the kind, predicted the organization of other associations and in the course of a few years the very National Association that followed.

Although societies of insurance men had existed before, they were sporadic, local in their scope and ephemeral, but the Boston Life Underwriters' Association, his conception, was the inspiration of the movement which has brought into fraternization the life insurance forces of the entire country.

As the pioneer in this grand work, and as the acknowledged godfather of the association movement, Colonel Ransom has done a vast deal of work without compensation, traveling hither and thither, organizing new associations, presiding at "first nights," making addresses, sending telegraphic reports to his own paper, and working well through the night to prepare synopses for the daily press. All his efforts were appreciated by the life insurance fraternity, as was demonstrated by the reception and banquet tendered him by the Boston Association in January, 1891, and demonstrated also from the resolutions of thanks that he has received from nearly every association in the country.

Much admiration is expressed for his endeavors and his enterprise, and it would be well for insurance and for insurance journalism if there were more insurance editors and publishers of the caliber of Col. C. M. Ransom, of the "Standard." In the light of his intelligent, conscientious and successful work, the imbeciles and pretenders who pose as editors and publishers become all the more worthless by contrast. As the father of the idea of association, his place is secure in the history of American life insurance. He now holds the position of President of the Insurance Journalists' Association of America.



C. W. Ransom.

J. B. BENNETT.

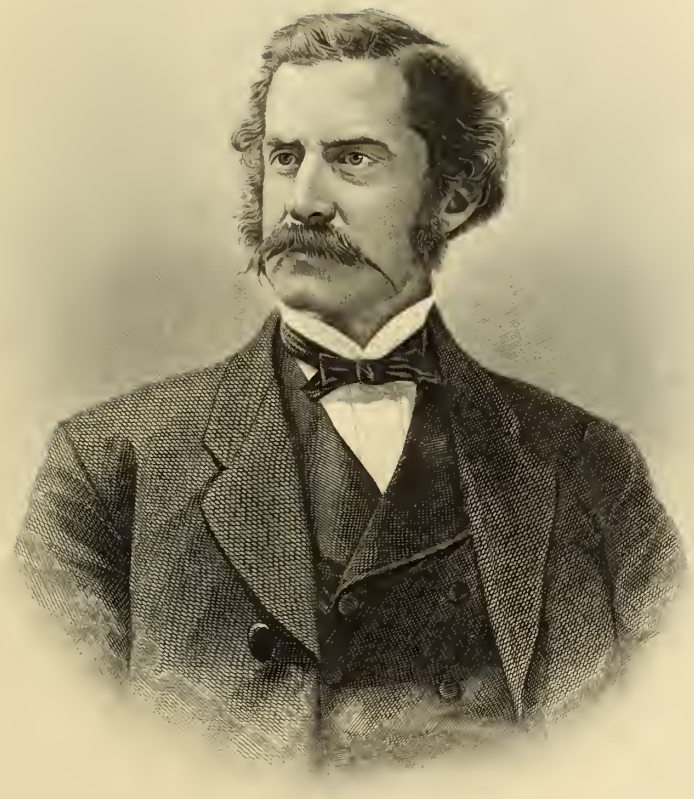
It is no disparagement of Mr. Bennett's contemporaries to say of him that he was the greatest agency manager of his generation. He could keep a longer team of agents straighter on the road at a higher rate of speed than any man of his day. It may be retorted that he had a greater opportunity than any other man ever had. Possibly, but he had the wit to perceive his opportunity and the strength and industry to improve it. If he had a clear field and almost no competition, that field was comparatively untried, and headway had to be made along new trails or blazed paths instead of over smooth and familiar roads. Mr. Bennett was a man of imperious will, indomitable industry and unusual fertility of resource. These were the qualities that made him the manager that he was, but agency management appeared to be the one avenue through which he could use those qualities to the best advantage, for when, after an unwise struggle with the Ætna company, he quit his familiar field for that of presiding officer of new companies, he was almost as phenomenal a failure as he had before been a phenomenal success.

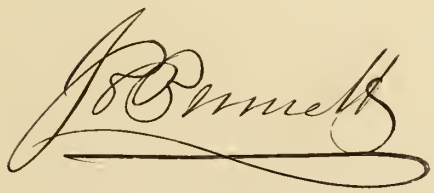
In 1841 Mr. Bennett entered the insurance office of E. Robins, who was the Western General Agent of the old Protection of Hartford, a good man, a kind employer and methodical in his business. Here the young underwriter obtained a view of the twenty years' experience that had gone before, and here he continued until the death of Mr. Robins in 1846. During this interval Mr. Robins' poor health often unfitted him for office duties and much of the responsibility and much of the important labor of the office fell into Mr. Bennett's hands. There is a good deal of insurance history between 1846 and 1853 when the arrangement was entered into for a Western Branch Office of the Ætna of Hartford under Mr. Bennett's supervision, and the sixteen years that followed that arrangement witnessed a development of the agency business all over these United States such as no man could have prophesied at their beginning, and it is not too much to say that the stimulus which started and kept it well a-going emanated in large part from Mr. Bennett's Cincinnati General Agency.

Joseph B. Bennett was born on the 11th of August, 1825, in the pretty English village of Narborough, County of Norfolk. Surety obligations and reverses in trade suddenly swept away the fortune of his father about the time of Joseph's birth. After six years of struggle and retrenchment, emigration to America was determined on and in 1831 they arrived in the United States. Pushing directly for what was then the Western frontier they settled in Cleveland, Ohio, then a town of less than 3,000 inhabitants.

Cleveland severely tested the endurance of the little English boy before he was eight years old. He attended a school on Superior Street, kept by a Mr. Rawson, a strapping man of about 180 pounds advoirdupois, with whom whipping was a daily and popular exercise. One day the entire class was to be put through. Joseph knew he was innocent, but all appeal was cut off, so, when his turn came, he stood stoically still and permitted neither tear nor muscle to reveal his torture. He would have dropped dead in his tracks rather than wince under Rawson's rod. Nevertheless, Joe was glad to leave that Cleveland school, although he was making reputation among his playmates and finding in their friendship a balsam for the many black and blue stripes that Rawson inflicted.

In 1833 the family moved to Cincinnati, hoping to find a more genial climate and favoring circumstances. Necessity early compelled J. B. Bennett to adopt a life of toil, and at twelve years of age he labored in a wholesale grocery establishment so excessively as to retard his growth. At fourteen he entered a jewelry store and worked with





such diligence that the owner was satisfied to leave him in charge for days at a time, but shoplifters, seeing a diminutive clerk in sole charge, were attracted to the store, where they were usually detected, but the little salesman could not leave to find an officer, and was, much to his own mortification, too small to arrest them himself. At fifteen he spent one year in college, and at sixteen he launched upon the profession in which he afterward made a national reputation.

The later years of Mr. Bennett's life won him the sympathy of all who knew him intimately during that period. While General Agent of the Ætna he enjoyed a liberal income, and by prudent management of his private affairs accumulated a considerable fortune, but he lost everything in the new companies which he started, and when he found himself at the bottom of the ladder with a new generation of men in control as managers and officers, he found it impracticable to get back into position again. He made a connection at one time with the New York Life and after that with the Continental Fire, and then for a number of years acted as Compact Manager. He died at Indianapolis, on the 10th of November, 1889, aged 65, and his body rests in the beautiful Spring Grove Cemetery at Cincinnati, beneath a monument erected by the fire insurance men of the country as a slight testimonial of their high appreciation of his character, a character that stood such tests as seldom fall to the lot of humanity. During all his years of adversity he never lost confidence in himself, and, whatever his trials, his lips were sealed against complaint. He was cheerful, self-masterful, heroic, and he ripened under the softening influences of Christian culture onward to the date of his death, and he died in the harness; and there are more fire insurance men in the United States to rise up and call him blessed than would respond to the name of any other underwriter, living or dead.

H. M. BLOSSOM.

In studying the lives and characters of prominent men, we are naturally led to inquire into the secret of their success and the motives that prompted their action. Success is not merely a question of genius, as held by many, but rather a matter of experience and sound judgment. When we trace the character of those who stand highest in public esteem, we find in nearly every case that they are those who have risen gradually, fighting their way in the face of opposition. Such has been the experience of Mr. H. M. Blossom, whose life has been full of interesting incidents, and who, in every sense of the term has been the architect of his own fortune.

He owes his nativity to Madison, New York, where he was born in 1833, to Rufus and Tirzah Blossom, both originally from the State of Massachusetts, but who in early life settled in the State of New York. In the latter State his boyhood days were spent and there he received a fair education in the public schools. In September, 1852, he migrated westward with his parents. At this time railroad building was practically unknown in the West, and steamboating was one of the most attractive and lucrative callings that could be offered to a young man. Mr. Blossom decided upon following it. The city of St. Louis was at that time in a most thriving condition and in the trade of the Mississippi Valley occupied a commanding position, her transportation facilities being wholly by the rivers. Over her waters floated hundreds of steamers in daily competition for the freight and passengers received and discharged at her

wharves; and the levee in the midst of the busy season was a sight to inspire anyone who had the capacity to conceive its meaning. Mr. Blossom's keen and discerning mind comprehended it all at a glance, and his desire to be "up and doing" was soon rewarded, for he was given the position of Clerk on the steamer "Polar Star," which at that time was the most successful and popular boat on the Missouri River.

The steamers employed at that time in the trade of the Missouri River were noted for their speed and beauty of construction, and were scarcely less distinguished for the skill of their commanding officers and pilots, as well as for the courtesy and efficiency of their clerks. Many an old citizen of St. Louis who may read these lines will recall the great popularity of the "Polar Star" and its Clerk, who had also become one of its owners and known everywhere on Western waters as "Harry Blossom." He was no less popular in his service on that other famous steamer "Hiawatha," which was in the New Orleans trade, and of this vessel he also became part owner. Steamboating occupied his attention almost exclusively for nearly eight years; but the Civil War opened and brought with it the practical suspension of steamboat interests on the river, so he came "on shore" and turned his attention to other pursuits. He has never been heard to regret those active and fruitful years of his early life, for they opened his eyes to the possibilities of the West, brought him into close contact with the leading men of all sections of the country, furnished him the best possible training in business methods, and while still young gave him confidence in himself and revealed to him the value of kindness and courtesy in all the relations of life.

After quitting the river he located permanently in St. Louis and engaged in the fire and marine insurance business, which he has continued to follow up to the present day, with a success that has made him widely known and honored, not only in the business community of St. Louis, but also in the insurance circles of the many States. He is the well-known author of many of the fundamental maxims and principles now incorporated into the governing laws of fire insurance associations throughout the country, some of which at their first proclamation were deemed fairly startling in their scope and effect. His trenchant pen has given to the literature of insurance some of its most salient features, and he has often appeared by request before various organized bodies of insurance men in the discussion of matters affecting their business.

After completing three years of life in the West Mr. Blossom returned to his old home in New York, married there and returned West with his young bride, with whom he lived in loving companionship for forty-one years, and then "God took her." Although he devotes close attention to his business he has found time to interest himself in affairs of public moment and in social life, and is a member of the St. Louis, the Mercantile and the Noon-day clubs. He has long been a member of the First Presbyterian Church, and for twenty-five years has been a member of its Elders and of its "Session" of Board of Trustees.

H. M. Blossom

FRANK A. COLLEY.

Frank A. Colley, of Boston, Massachusetts, agent for several stock insurance companies for the New England States, was born December 10, 1852, at Newmarket, New Hampshire, and is a son of William B. and Cynthia J. Colley. His youthful career was but little different from that of the average boy of the time. When but fourteen years of age he graduated from high school, and very shortly afterward commenced his career in the insurance business, an occupation he has ever since continued. He began as office boy for John Sise, of Portsmouth, New Hampshire, who was then engaged in the general insurance business, but in October, 1870, accepted a position with Foster & Cole, of Boston, remaining with this firm until March, 1870, when he received the appointment of Special Agent for the New England States for the Union Insurance Company of Philadelphia. In February, 1889, he became Special Agent for the New Hampshire Fire Insurance Company, for the same territory, was elected to the position of General Agent for this company in January, 1891, and was given charge of the underwriting for the entire country. In September of the same year he was appointed Assistant Manager of the New York office of the London and Lancashire Fire Insurance Company, of England, but retired from this position, and in 1893 opened a general insurance office in Boston, where he is at present engaged in a large and profitable work. He is the New England Manager of the Globe Fire Insurance Company and the Norwood Fire Insurance Company, both of New York; Millers' and Manufacturers' Insurance Company of Minneapolis, Minnesota; Schuylkill Fire Insurance Company of Philadelphia, Pennsylvania, and Boston Manager of the Reliance Insurance Company of Philadelphia, Pennsylvania.

Mr. Colley has achieved distinction as one of the able insurance men of the age, and in addition to this is justly considered as one of Boston's foremost citizens. He has found sufficient time from his work to partake of some of the social pleasures and privileges of life, being a Knight Templar of the York Rite, Masonry, as well as a Thirty-second Degree member of the Scottish branch of that order. In religious views he is an avowed Protestant. As a Republican in politics he finds no reason why he is not in full accord and sympathy with his party in the year of our Lord 1896.

WILLIAM C. MAGILL.

Mr. William C. Magill, whose portrait appears on the page opposite, became a member of the insurance fraternity when he connected himself, in 1874, as solicitor, later as surveyor, with the firm of George C. Clarke & Company, of Chicago. Remaining with Clarke & Company until May, 1878, always as the outside man of the concern (the latter part of the time a participant in the profits of the firm), he obtained a knowledge of men and fire hazards that has always paid him and his companies well.

From 1879 to October 1, 1887, he was the "Company" of Montgomery & Company, also of Chicago, and with that company filled the important position he seemed so well cut out for (general outside man of the firm), for in the West the agents control a very much larger percentage of the insurance business done in their agency than do their Eastern brethren, and do much of the soliciting in person.

On October 1, 1887, the old firm was dissolved and Mr. Magill became the senior member of the firm of Magill & Chamberlain, which existed until October 1, 1895, at which time he purchased Chamberlain's interest, changing the style of the firm to William C. Magill & Company, the present name, known from the Atlantic to the Pacific.

During the whole of the time Mr. Magill has been connected with the fire insurance business his specialty has been that of outside man (soliciting, surveying and adjusting), where he has long since become thoroughly imbued with the idea that a company's interest is an agent's interest, and that an agent who will watch net results and not his commissions is the agent who properly represents the companies intrusted to him and will win in the end.

At the present time his firm, William C. Magill & Company, represent some $50,000,000 of insurance assets, and they seem each year to be able to give their companies a very nice net profit as well as a comfortable increase in premiums.

Wm C Magill

FERDINAND MARKS.

In Ferdinand Marks is found a man whose career through life is a decidedly interesting one. Mr. Marks was born in Germany June 23, 1846, but since the year 1860 he has been a resident of New Orleans, where he is well known and has many warm friends. He is a son of Leonard and Eva Marks, natives of the old country, where all their days were passed. Young Marks was educated in the schools of his native country and when but a lad of thirteen came to this country. After residing in New York City for a year he made his way to New Orleans and embarked in the wholesale clothing business, which he continued successfully until 1872. After this he was in the cotton business until 1886, when he became interested in insurance, as General Agent of the Manhattan Life Insurance Company.

In the year 1887 he was appointed Agent of the Farragut Fire Insurance Company of New York, which company is still in his office, together with London and Lancashire, Norwich Union, Union Assurance, Hamburg-Bremen, Pennsylvania Farragut, Springfield Fire and Marine, Atlanta Home, Niagara, Mutual Fire of New York City, and others. In 1879 Mr. Marks was elected to the Constitutional Convention of Louisiana. He was appointed and reappointed a Director of the Charity Hospital of Louisiana—a State institution—and has been President of the Touro Hospital. He is a member of all the Jewish charitable associations in the city, and takes an active interest in all good work.

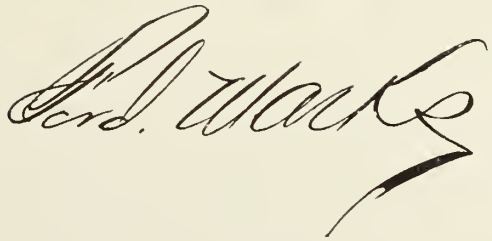
For ten consecutive years Mr. Marks has visited Europe and he is also quite familiar with the different States of the Union. He was born and reared in the Jewish faith, but believes that all men have one God. He is a strong adherent to the Golden Rule in precept and practice. Since the year 1868 Mr. Marks has been an earnest Democrat, but he is now in favor of McKinley and will cast his vote for that gentleman in the fall of 1896.

Mr. Marks is considered a good looking man and firmness and decision may be traced in his countenance. His firm is now Ferd. Marks & Son, and they do the largest fire insurance business in the Southern States. On the 23d of February, 1869, Mr. Marks married Miss Fanny Bensadon, and they have six children, three sons and three daughters.

JOHN CHARLES WHITNER.

A brilliant example of the self-made American citizen, and a grand exemplification of the progress that can be made by one determined to succeed in this country of unbounded opportunities, is shown in the case of John C. Whitner, who comes of Revolutionary stock and in whose veins flows the sturdy and persevering blood of the German. He was born in Edgefield County, South Carolina, September 23, 1831, a son of Benjamin F. Whitner, and grandson of Joseph and Elizabeth (Shackelford) Whitner, both native South Carolinians. Joseph served under Gen. Marion during the Revolution, enlisting when quite young. His father bore the name of John Josef Wittner, and in 1757 came to this country from Germany and settled in Charleston, South Carolina a son of Josef Wittner, a man of wealth and position in Germany.

The youthful days of John C. Whitner were spent in his native State and Florida, whither his parents moved when he was quite young, and after a practical common school education he entered the University of Georgia in 1850, from which institution he



was graduated three years later. Soon after this he engaged in merchandising, in the fall of 1856 was appointed agent of the Georgia Railroad Bank of Augusta, the next year became agent of the Farmers' & Exchange Bank of Charleston, in which occupations he was very successful. During the great civil war he was on the staff of Gen. Howell Cobb, with important duties to perform, and in 1864 became a stockholder of the "Daily Register," of which he was made editor-in-chief, in the columns of which he ably defended the course of Jefferson Davis and Gen. Joseph E. Johnston. After a time the paper was compelled to leave Atlanta and was afterward published in Augusta, Georgia.

It was not long afterward that Major Whitner was put under orders to leave, which he did on the last train that went out on the West Point road before Atlanta was evacuated, carrying with him the Confederate archives. He made many changes of base and finally entrusted those valuable documents to the chancellor of the University of Georgia. Although the war left Major Whitner practically penniless, his energy, ambition and determination were by no means crushed, and in order to meet the bare necessities of life he became a correspondent to the "New York Herald."

Major Whitner's connection with insurance began not long after he commenced business at West Point, Georgia, about 1858, the management of the Ætna Insurance Company at that point being given him by the distinguished insurance journalist, C. C. Hine, special agent of that company in its Western Department, and although his other interests at that time were very large and demanded much attention, insurance possessed for him a great attraction and he dipped deeply into every branch of its mysteries. His friend, J. B. Bennett, manager of the Ætna Insurance Company, Cincinnati, wrote him to investigate and report upon cotton storage and cotton fires, which he did satisfactorily. After his removal to Atlanta after the war, a short time was devoted to the sale of drugs, which he abandoned after a time to take up insurance and it was not long before a flourishing business was being done. Later he was appointed General Agent of the Home Insurance Company of New York, was later given the management of the British America Insurance Company, and finally that of the Merchants' Insurance Company of Newark, which he held for over twelve years. The Amazon of Cincinnati and Hibernia of New Orleans were also for a time in his charge, but since 1889 he has been General Agent of the Girard Fire Insurance Company of Philadelphia, which is still under his capable management. At the same time he is General Agent of the Palatine Insurance Company of England and of the Sun Mutual Insurance Company of New Orleans. Thus it may be seen that Major Whitner is one of the oldest and ablest of Southern underwriters, and the interests of those he serves has ever been paramount with him.

September 28, 1853, Major Whitner was married to Miss Sarah M., daughter of Col. J. A. and Sarah (Rootes) Cobb, by whom he has seven children. He is a Christian gentleman in all that the words imply, and he and his wife are worthy members of the Presbyterian Church.

Thos. C. Whitney

Thomas H. Geer

THOMAS HENRY GEER.

Thomas Henry Geer was born at Ledyard, Conn., September 3, 1840. He is a son of Captain Nathaniel Bellows and Julia (Davis) Geer, who reside on a portion of the Geer ancestral estate in what is now the town of Ledyard, but was formerly known as New London. The Geer family took root on American soil in 1635, at which time George Geer came thither from England.

The literary education of Thomas H. Geer was acquired in the common schools of Ledyard, the Irving Institute at Tarrytown, New York, and the State Normal School at Westfield, Massachusetts, from which he was graduated in the class of 1859. He soon after began laboring as Principal of the Haskell Grammar School at West Gloucester, Massachusetts. In the latter part of 1860 was elected and served as Principal of the high school of Rockport, Massachusetts, for about one year. He then took a special classical course in the Free Academy of Norwich, Connecticut, after which he became a tutor in Burlington College, Burlington, New York, his duties beginning with the spring term of 1862 and ending with the summer term of 1865. Ill health then caused him to seek other occupation, and in April, 1866, he became Special Agent of the Charter Oak Life Insurance Company of Hartford, Connecticut, in Eastern Massachusetts. In October of that year he became Resident Agent of the company, at Cleveland, Ohio, and later its General Agent for Northeast Ohio. About this time Mr. Geer also engaged in fire insurance, and in January, 1866, he was appointed Agent at Cleveland for the Guaranty Fire Insurance Company of New York, and on March 1, 1876, purchased the fire insurance business of Newberry & Gardner, who represented the Commercial Union Assurance Company of London, the Rhode Island Underwriters' Association of Providence, and the Amazon and Enterprise Insurance companies of Cincinnati, Ohio. March 1, 1877, Mr. Gardner retired, Mr. Geer continuing until 1891, when he admitted his cousin, Fred S. Geer, who had been chief clerk in the office, to a partnership.

Thomas H. Geer & Company now represent the following companies: The Commercial Union Assurance Company of London since March 1, 1876; the Rhode Island Underwriters of Providence since March 1, 1876; the American Fire of New York since April, 1879; the Lion Fire of London from January, 1881; the Sun Insurance office from June, 1885; the Pennsylvania Fire Insurance Company from July, 1892; the Philadelphia Underwriters from January 1, 1895; and Mr. Geer has represented the New York Life of New York, the Standard of London, the Fireman's Fund of California, the Imperial of London, the Buffalo German of Buffalo, New York, and the Western Underwriters. The Mutual Benefit Life Insurance Company of Newark, New Jersey, has been represented by him in Cleveland since May 1, 1885, but the most of his attention has been given to fire insurance.

Mr. Geer has always been interested in associations organized for the purpose of benefiting the various branches of insurance, and has been Secretary and President of the Cleveland Life Underwriters' Association; Secretary of the Life Underwriters' Association of the State of Ohio; President of the Cleveland Board of Underwriters in 1894-95, of which he had previously been Treasurer and Vice-President.

Mr. Geer was reared in the Episcopal faith, and at the age of eighteen years was confirmed by the Rt. Rev. John Williams, Bishop of Connecticut. He is an active member of Trinity Church, Cleveland, and has been a member of its vested choir for the past thirteen years. Politically he has always been a Republican. He was married June 30, 1868, to Fanny Halsey Brewster, who is a direct descendant of, and the eighth generation from, Elder William Brewster, pastor of the Mayflower Pilgrims. Mr. and Mrs. Geer have one daughter, Mary Brewster, wife of Edwin L. Thurston, a patent attorney, of Cleveland.

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